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# JOINT DOCUMENTS.

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JOINT DOCUMENTS  
OF THE  
STATE OF MICHIGAN

FOR THE YEAR 1893

49293

IN FOUR VOLUMES

VOL. II.



BY AUTHORITY.

LANSING  
ROBERT SMITH & CO., STATE PRINTERS AND BINDERS  
1893





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2. **Report of the Commissioner of the State Land Office for the fiscal year ending June 30, 1893.**
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4. **Twenty-fourth annual report of the Commissioner of Insurance of the State of Michigan, year ending December 31, 1893. Part I.—Fire and Marine Insurance.**
5. **Twenty-fourth annual report of the Commissioner of Insurance of the State of Michigan, year ending December 31, 1893. Part II.—Life, Casualty and Fraternal Insurance.**



REPORT  
OF THE  
TREASURER  
OF THE  
STATE OF MICHIGAN

FOR THE FISCAL YEAR ENDING JUNE 30, 1893



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BY AUTHORITY

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LANSING  
ROBERT SMITH & CO., STATE PRINTERS AND BINDERS  
1893



**TREASURY DEPARTMENT.**

**STATE TREASURER,**

**JOSEPH F. HAMBITZER, HANCOCK, MICH.**

**DEPUTY STATE TREASURER,**

**CHARLES E. BAXTER.**

**CASHIER, PERRY J. DAVIS.**

**CHIEF CLERK, F. E. BRIGGS.**

**BOOK-KEEPER, WILL J. EVANS.**

***June 30, 1893.***

## STATE TREASURERS, 1836-1894.

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HENRY HOWARD, February 19, 1836, to April 30, 1839.

PETER DESNOYER, May 1, 1839, to January 31, 1840.

Robert STUART, February 1, 1840, to July 8, 1841.

GEORGE W. GERMAIN, July 9, 1841, to March 12, 1842.

JOHN J. ADAMS, March 13, 1842, to May 31, 1845.

GEORGE REDFIELD, June 1, 1845, to March 12, 1846.

GEORGE B. COOPER, March 13, 1846, to March 12, 1850.

B. C. WHITEMORE, March 13, 1850, to December 31, 1854.

S. M. HOLMES, January 1, 1855, to December 31, 1858.

JOHN MCKINNEY, January 1, 1859, to December 31, 1860.

JOHN OWEN, January 1, 1861, to December 31, 1866.

E. O. GROSVENOR, January 1, 1867, to December 31, 1870.

V. P. COLLIER, January 1, 1871, to December 31, 1874.

WM. B. MCCREERY, January 1, 1875, to December 31, 1878.

B. D. PRITCHARD, January 1, 1879, to December 31, 1882.

E. H. BUTLER, January 1, 1883, to December 31, 1890.

GEO. L. MALTZ, January 1, 1887, to December 31, 1890.

FREDERICK BRAASTAD, January 1, 1891, to January 1, 1893.

JOSEPH F. HAMBITZER, January 1, 1893, to

# REPORT

OF THE

TREASURER OF THE STATE OF MICHIGAN.

TREASURY DEPARTMENT, }  
Lansing, July 1, 1893. }

HON. JOHN T. RICH, *Governor*:

DEAR SIR—As required by law, I herewith present a report of the financial transactions of this department from July 1, 1892, to June 30, 1893, inclusive, showing the receipts and disbursements to and from the different funds as provided by law.

As given in the last report the balance on hand June 30, 1892, was.....	\$1,241,971 82
The receipts have been.....	2,775,991 57
	<hr/>
	\$4,017,963 39
The payments have been.....	3,470,451 65
	<hr/>
Balance in Treasury June 30, 1893.....	\$547,511 74

Which corresponds with the amount charged to this office on the books of the Auditor General, as appears by his letter.

All of which is respectfully submitted.

JOSEPH F. HAMBITZER,  
*State Treasurer.*

STATE OF MICHIGAN, }  
AUDITOR GENERAL'S OFFICE, }  
Lansing, July 1, 1893. }

HON. JOSEPH F. HAMBITZER, *State Treasurer*:

DEAR SIR—I hereby certify that the cash balance charged the State Treasurer as being in his hands at close of business June 30, 1893, was five hundred and forty-seven thousand five hundred and eleven dollars and seventy-four cents (\$547,511.74), as appears by the books in this office.

Very respectfully,

STANLEY W. TURNER,  
*Auditor General.*

## REPORT OF THE STATE TREASURER.

The following statement from the General and Auxiliary Ledgers gives the condition of the several Trust Funds, Bond Account, etc.:

## Credit—

General Fund.....	\$401,161
Specific Tax Fund.....	33,332
Agricultural College Interest Fund.....	13,999
Normal School Interest Fund.....	1,111
Primary School Interest Fund.....	15,513
Sundry Deposits Account.....	13,185
St. Mary's Canal Fund.....	68,927
War Fund.....	280

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\$547,511

## Debit—

Cash on hand.....	\$547,511
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## BONDED DEBT.

The outstanding bonds of this State now are:

Past-due part-paid Five Million Loan Bonds, \$19,000, adjustable at \$558.57 per \$1,000 (not bearing interest)...	\$10,992 8
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\$10,992 8

## TRUST FUND DEBT.

Agricultural College Fund.....	\$521,702 70
Normal School Fund.....	65,022 60
Primary School Fund (seven per cent).....	3,701,889 20
Primary School Fund (five per cent).....	811,099 00
University Fund.....	523,906 90

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Balance Trust Funds.....\$5,623,620 50



The following statements give the receipts and payments in detail:

*General Fund.*

RECEIPTS.

Balance June 30, 1892.....		\$1,027,656 92
<b>TAXES, ETC.—</b>		
From Auditor General's Office—		
Tax histories, statements and deeds.....	\$2,534 49	
Redemptions.....	7,838 00	
Delinquent taxes.....	1,524 91	
		11,897 40
From County Treasurers—		
Under old tax law.....	\$2,920 21	
Under new tax law.....	1,269,050 04	
Proceeds of tax sales.....	768 76	
		1,272,739 01
<b>EARNINGS—</b>		
Convict labor, State Prison.....	\$15,000 00	
<b>FEES, LICENSES, ETC.—</b>		
Adjutant General—		
"Michigan in the War," sale of.....	15 00	
Auditor General—		
Plats filed.....	287 00	
Commissioner of Insurance—		
Fees—Co-operative associations.....	1,245 00	
Labor fees.....	4 00	
Retaliatory fees.....	1,291 45	
Penalties paid by insurance companies.....	20 00	
Commissioner of State Land Office—		
Plats, etc.....	750 94	
Settlers' licenses.....	48 00	
Governor—		
Fees—Notaries public.....	4,082 00	
Secretary of State—		
Certificates and certified copies.....	1,479 11	
Commissions to Commissioners of Deeds.....	81 00	
"Legislative Manuals," sale of.....	36 45	
"Session Laws," sale of.....	119 90	
Township Officers' Guide.....	3 00	
Franchise fees.....	17,087 50	
Records of mortgages.....	17 80	
Registered brands and labels.....	2 00	
State Librarian—		
"Michigan Reports," sale of.....	973 75	
"Pioneer Collections," sale of.....	49 50	
State Oil Inspector—		
Inspection fees.....	13,959 46	
State Treasurer—		
Fees for copies of records.....	28 00	
Peddlers' licenses.....	3,104 94	
Amount carried forward.....	\$59,685 80	\$2,312,293 33

## REPORT OF THE STATE TREASURER.

Amount brought forward .....	\$59,685 80	\$2,312,293
<b>Fees, Licenses, etc.—</b>		
Commissioner of Banking—		
Fees for examining banks .....	\$7,785 21	
Commissioner of Railroads—		
Compiled Railroad Laws, sale of .....	15 00	67,48
<b>Interest—</b>		
Specific taxes .....	\$9,097 08	
Surplus funds .....	16,481 86	25,578
<b>Refunding—</b>		
Taxes .....	\$338 92	338
<b>Appropriations unexpended—</b>		
Reform School .....	\$860 61	
Soldiers' Aid .....	787 55	
School for Deaf .....	11,611 83	
School for Blind .....	5,799 06	
State Public School for Dependent Children .....	2,442 20	
State Teachers' institutes .....	1 45	
University Fund overdrawn, returned to Treasury .....	7,000 00	28,502 7
<b>State lands, purchase of—</b>		
Asylum lands—principal and interest .....	\$1,040 74	
Asset lands—principal and interest .....	238 44	
Salt spring lands—principal and interest .....	660 28	
State building lands—principal and interest .....	958 50	
Taxes on part-paid lands .....	2,716 51	
Rent of State building lots in Lansing .....	2,636 24	8,250 71
<b>Miscellaneous—</b>		
Sale of old material .....	\$4 44	
From United States government in aid Soldiers' Home .....	37,055 43	
From United States government in aid Agricultural College .....	18,000 00	
From United States government, direct tax .....	5,633 17	
Escheat to State, property of unknown deceased persons .....	52 00	60,745 04
<b>Transfers—</b>		
From Agricultural College Fund .....	\$120,468 07	
From Normal School Fund .....	280 00	
From Primary School Fund .....	51,113 43	
From Swamp Land Fund .....	13,460 62	
From University Fund .....	1,695 00	187,017 12
<b>Total .....</b>		<u><u>\$2,690,212 77</u></u>

# REPORT OF THE STATE TREASURER.

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## General Fund.

### DISBURSEMENTS.

#### Appropriations—

##### Asylums—

Eastern Asylum for the Insane.....	\$34,892 50
Michigan Asylum for the Insane.....	16,374 25
Northern Asylum for the Insane.....	24,536 34
Asylum for Insane Criminals.....	5,975 00
Institution for Educating the Deaf and Dumb.....	56,100 00
Michigan School for the Blind.....	27,250 00
Michigan Soldiers' Home.....	97,500 00

\$262,628 09

##### Boards, etc.—

Board of Corrections and Charities.....	\$4,136 13
Board of Fish Commissioners.....	27,483 00
Board of Geological Survey.....	5,818 74
Bureau of Labor and Industrial Statistics.....	5,458 07
State Board of Health.....	5,222 80

48,118 74

##### Colleges and Schools—

Agricultural College.....	\$30,490 00
Michigan Mining School.....	43,350 00
State Normal School.....	64,712 50
State Public School for Dependent Children.....	44,150 00
University of Michigan.....	142,325 00

325,027 50

##### Prisons and Reformatories—

State Industrial School for Boys.....	\$57,125 00
State House of Correction.....	3,000 00
State House of Correction and Branch of State Prison, U. P.....	7,500 00
State Industrial Home for Girls.....	38,000 00
State Prison.....	30,052 00

135,677 00

##### Miscellaneous—

Commissioner of Mineral Statistics.....	\$3,125 00
Military account.....	75,277 01
Pioneer Society of the State of Michigan.....	2,635 06
Publishing proceedings of Superintendents of the Poor.....	33 97
Arrangements of bounties.....	50 00
Soldiers' Aid.....	4,000 00
State Library.....	4,000 00
State Teachers' Institutes.....	2,940 00
World's Columbian Exhibition.....	82,000 00
Re-compilation of Records in Adjutant General's office.....	3,382 88
Improving State Property in Lansing.....	1,669 60
Relief of Supreme Court.....	3,893 63
Prevention of Cholera.....	3,699 90
Commission on Improvement of Highways.....	500 00
State Public Schools, Columbian Exhibit.....	2,000 00

189,207 05

##### Expenses of State Government—

Advisory Board in matter of pardons.....	\$455 00
Agent of State Public School.....	851 83
Agent of State Reform School.....	276 00
Apprehending escaped convicts.....	1,485 16
Care of juvenile offenders.....	8,855 81
Conveying children to State Industrial School for Boys.....	3,455 25
Conveying children to State Industrial Home for Girls.....	1,875 92
Conveying convicts to State House of Correction.....	4,694 36

Amount carried forward ..... \$21,949 33      \$960,658 38

Amount brought forward .....	\$21,949 33	\$960,658 2
<b>Expenses of State Government—</b>		
Conveying convicts to Detroit House of Correction.....	411 03	
Conveying convicts to State Prison.....	3,783 19	
Conveying convicts to State House of Correction and Prison, U. P. ....	2,391 25	
Transportation of children to State Public School.....	1,350 64	
Return of children from State Public School.....	136 83	
Medical treatment of children.....	147 20	
Transfer of convicts (insane).....	446 55	
State House of Correction (current expenses) .....	58,000 00	
State House of Correction and Prison, U. P. (current expenses).....	31,000 00	
Support of female convicts.....	981 76	
Support of insane, Eastern Asylum.....	116,841 11	
Support of insane, Michigan Asylum.....	139,454 39	
Support of insane, Northern Asylum.....	116,566 01	
Support of insane, Criminal Asylum.....	30,001 70	
Support of insane, Wayne County Asylum.....	17,301 18	
State Board of Visitors to Educational Institutions.....	667 35	
State Live Stock Sanitary Commission.....	2,772 29	
Expenses of Game and Fish Warden.....	1,499 68	
Awards of board of State Auditors, general.....	88,716 74	
Awards of board of State Auditors, paper and stationery.....	26,130 57	
Awards of board of State Auditors, printing and binding.....	53,107 85	
Awards of board of State Auditors, Joint Resolution No. 13, Legislature of 1893.....	1,250 00	
Awards of board of State Auditors, Joint Resolution No. 14, Legislature of 1893.....	3,000 00	
Members of boards of State Institutions.....	7,002 95	
Michigan reports.....	104 80	
Judiciary,—Supreme and circuit courts.....	2,745 42	
—Costs of Suits.....	536 70	
—State Reporter (incidental expenses).....	134 70	
		728,421 22
<b>Expenses of State Institutions,—charged back to counties—</b>		
Northern Asylum for the Insane.....	\$3,708 86	
Institution for educating the Deaf and Dumb.....	4,543 35	
Michigan School for the Blind.....	649 32	
		8,901 53
<b>Salaries—</b>		
State Officers, Clerks, and Judges of Courts.....	\$300,413 99	
Military department,—(charged back to Military ac- count).....	2,999 97	
		303,413 96
<b>Taxes—</b>		
Advertising sales of forfeited lands.....	\$4 20	
Expenses of sales and collecting delinquent State tax ..	41,900 50	
Fund for counties (old tax law).....	182 13	
Sundry counties (new tax law).....	52,759 93	
		94,846 76
<b>Refunding—</b>		
Refunding, Auditor General's office.....	\$14,457 24	
Refunding, Land Office.....	2 00	
Refunding, Commissioner of Insurance, labor fees.....	37 50	
Refunding, State Treasurer, interest.....	300 00	
Refunding, Governor's office, notarial fees.....	1 00	
		14,797 74
<b>Miscellaneous—</b>		
Coroners' fees.....	\$5,891 03	
Supervisors' appraisals.....	8 25	
Amount carried forward .....	\$5,899 28	\$2,111,039 59

# REPORT OF THE STATE TREASURER.

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Amount brought forward .....	\$5,899 28	\$2,111,039 59
<b>Miscellaneous—</b>		
Wolf Bounties .....	188 00	
State Banking Department, salaries .....	6,250 00	
State Banking Department, expenses .....	3,609 07	
State Board of Inspectors, expenses .....	1,156 33	
Central Board of Control, per diem and expenses .....	1,426 44	
Legislative pay, per diem and mileage .....	112,575 27	
Stationery and postage for Legislature .....	2,899 23	
Incidental expenses of Legislature .....	7,351 39	
Publication of Laws, extra session .....	7,980 00	
Howell's compilation .....	1,000 00	
Agricultural College from U. S. Government .....	18,000 00	
		168,285 01
<b>Transfers—</b>		
To Agricultural College fund .....	\$150 00	
To swamp land fund .....	9,577 15	
		9,727 15
Balance June 30, 1893 .....		401,161 02
<b>Total</b> .....		<u>\$2,690,212 77</u>

AGGREGATE OF RECEIPTS AND DISBURSEMENTS OF GENERAL FUND FOR EACH MONTH  
OF THE FISCAL YEAR ENDING NOV. 30, 1893.

	Receipts.	Disbursements
1892—July.....	\$16,203 62	\$286,047 1
August.....	34,633 79	165,900 8
September.....	63,897 12	140,209 7
October.....	60,067 91	215,865 5
November.....	21,383 99	128,176 5
December.....	67,084 80	159,498 1
1893—January.....	94,126 71	214,023 3
February.....	98,628 60	141,620 3
March.....	769,318 49	174,247 7
April.....	236,685 92	276,134 4
May.....	73,633 01	195,490 6
June.....	126,892 89	191,837 8
Total.....	\$1,662,555 85	\$2,289,051 7

The following is a list of companies doing business in the State and subject to tax, with the amount paid by each:

## RAILROAD COMPANIES.

Wisconsin Central.....	\$475 06
Hecla & Torch Lake.....	3,267 11
Duluth, South Shore & Atlantic.....	39,006 40
Wabash.....	24,986 13
Detroit Union R. R. & Depot Station Co.....	3,130 17
North Branch & Sauble River.....	181 49
Manistee & Luther.....	2,254 85
Jefferson Avenue, Detroit.....	39 48
Bear Lake & Eastern.....	231 19
Lake County.....	288 44
Manistee & Northeastern.....	2,300 82
Mason & Oceana.....	865 91
Saginaw Valley & St. Louis.....	1,888 89
Detroit, Lansing & Northern.....	28,115 69
Chicago & West Michigan.....	36,323 80
Cincinnati, Wabash & Michigan.....	2,155 44
Jackson, Lansing & Saginaw.....	39,207 81
Kalamazoo & South Haven.....	1,141 06
Detroit & Bay City.....	20,641 93
Toledo, Canada Southern & Detroit River.....	20,588 61
Michigan Midland & Canada.....	169 47
Canada Southern Bridge Co.....	24 57
Saginaw Bay & Northwestern.....	2,156 34
Battle Creek & Sturgis.....	398 36
Bay City & Battle Creek.....	166 34
Grand Rapids & Indiana.....	79,909 17
Pontiac, Oxford & Northern.....	2,145 56
Chicago & Grand Trunk.....	80,935 68
Cincinnati, Saginaw & Mackinaw.....	4,088 28
Toledo, Saginaw & Muskegon.....	2,904 50
Detroit, Grand Haven & Milwaukee.....	25,171 40
Flint & Pere Marquette.....	55,896 86
Michigan Air Line.....	8,566 22
Chicago, Detroit & Canada Grand Trunk.....	6,144 27
Manistique R. R. Co.....	2,608 57
Milwaukee & Northern.....	7,509 38
Amount carried forward.....	\$505,285 26

## REPORT OF THE STATE TREASURER.

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Amount brought forward.....	\$505,285 26	
Ontonagon & Brule River.....	2,310 16	
Cincinnati, Jackson & Mackinaw.....	7,266 74	
St. Clair Tunnel Co.....	543 20	
Detroit, Bay City & Alpena.....	8,353 49	
Traverse City R. R. Co.....	869 94	
Muskegon, Grand Rapids & Indiana.....	4,315 70	
Au Sable & Northwestern.....	1,611 47	
Milwaukee, Lake Shore & Western.....	12,791 96	
Minneapolis, St. Paul & Sault Ste Marie.....	11,418 52	
Mineral Range.....	4,160 19	
Hancock & Calumet.....	4,876 04	
Chicago, Kalamazoo & Saginaw.....	1,032 54	
Michigan Central.....	134,083 20	
Grand River Valley.....	14,934 00	
Lowell & Hastings.....	211 10	
Toledo, Ann Arbor & Northern.....	22,156 23	
Toledo & South Haven.....	462 08	
Frankfort & Southeastern.....	682 99	
Lake County R. R. Co.....	251 27	
Crawford & Manistee.....	148 99	
Indiana & Lake Michigan.....	663 78	
Cincinnati, Wabash & Michigan.....	1,166 86	
Cleveland, Cincinnati, Chicago & St. Louis.....	1,441 82	
Sauabe River R. R. Co.....	95 36	
Milwaukee & Northern.....	3,381 54	
Quincy & Torch Lake.....	424 57	
Lake Shore & Mich. Southern and Branches.....	104,757 82	
		\$849,696 82

## FIRE INSURANCE COMPANIES.

Phoenix, Hartford.....	\$3,245 58	
Westchester, New York.....	1,776 35	
American Central, St. Louis.....	498 20	
Fire Ins. Co. of County Philadelphia.....	157 27	
Firemen's, Newark.....	197 49	
Cooper Fire, Dayton.....	852 74	
Milwaukee Mechanics, Milwaukee.....	1,652 13	
Union Fire, Buffalo.....	103 50	
U. S. Branch Sun, London.....	3,498 24	
Security, New Haven.....	735 78	
American, Newark.....	429 18	
Merchants, Providence.....	382 31	
Buffalo German, Buffalo.....	715 54	
Northwestern, Milwaukee.....	1,226 24	
Franklin, Philadelphia.....	740 60	
Farragut, New York.....	76 27	
Newark, Newark.....	265 01	
U. S. Branch Guardians, London.....	610 66	
Equitable Fire & Marine, Providence.....	384 11	
British American, Toronto.....	913 53	
Spring Garden, Philadelphia.....	170 01	
Greenwich, New York.....	666 19	
Merchants, Newark.....	708 12	
German, Peoria.....	222 80	
Reliance, Philadelphia.....	106 06	
Etna, Hartford.....	2,429 53	
Home, New York.....	3,582 48	
St. Paul Fire & Marine, St. Paul.....	1,165 38	
Manheim, Manheim.....	255 04	
Eagle, New York.....	182 38	
Traders, Chicago.....	1,865 39	
Amount carried forward.....	\$29,754 11	

Amount brought forward.....	\$29,754 11
Dwelling House, Boston.....	458 10
Granite State, Portsmouth.....	607 99
Rockford, Rockford.....	1,064 88
Farmers, York.....	628 46
Trans-Atlantic, Hamburg.....	382 09
Reading, Reading.....	333 32
Concordia, Milwaukee.....	1,112 30
Prussian National, Stetin.....	231 55
Union Assurance Society, London.....	53 75
Albany, Albany.....	39 11
Teutonia Fire & Marine, Dayton.....	310 62
Mercantile Fire & Marine, Boston.....	344 00
Springfield Fire & Marine, Springfield.....	1,662 33
German American, New York.....	2,179 05
Western, Pittsburg.....	172 38
State Investment, San Francisco.....	1,626 97
Agricultural, Watertown.....	385 92
Hartford, Hartford.....	3,215 59
U. S. Branch North British & Mercantile, London.....	3,043 47
Manufacturers & Merchants, Pittsburg.....	217 52
Connecticut, Hartford.....	2,311 54
Williamsburg City, Brooklyn.....	517 21
Hamburg-Bremen, Hamburg.....	1,109 80
Fireman's Fund, San Francisco.....	1,662 77
Orient, Hartford.....	1,373 00
Atlas Assurance, London.....	224 64
Commercial Union, London.....	3,478 16
Norwich Union, England.....	1,766 37
Western, Toronto.....	2,271 40
Union Marine, Liverpool.....	309 09
Manchester, Manchester.....	2,353 05
Teutonia, Philadelphia.....	41 26
United Firemen's, Philadelphia.....	174 00
Citizens, Pittsburg.....	558 02
Pacific, New York.....	351 02
Manufacturers & Builders, New York.....	250 74
Oakland Home, Oakland.....	700 15
Lancashire, Lancashire.....	3,028 59
Continental, New York.....	1,821 15
Imperial, London.....	1,158 01
Queen, New York.....	1,741 92
Commonwealth, New York.....	65 31
Protection mutual, Chicago.....	93 25
Commerce, Albany.....	199 03
Citizens, New York.....	668 12
Hanover, New York.....	1,336 25
Liverpool & London & Globe, England.....	3,759 22
Royal, Liverpool.....	1,928 69
National, Hartford.....	2,263 66
Boyleston, Boston.....	825 10
London, London.....	1,382 16
German, Freeport.....	1,659 98
Phenix, Brooklyn.....	2,844 09
London & Lancashire, Liverpool.....	2,073 91
Standard Fire & Marine, Liverpool.....	350 65
Mechanics, Philadelphia.....	311 99
Capital, Concord.....	55 55
Caledonian, Edinburgh.....	1,061 26
Niagara, New York.....	2,752 87
Providence Washington, Providence.....	657 60
Phoenix, London.....	2,222 25
Northern, London.....	1,302 45
Amount carried forward.....	\$102,828 94



Amount carried forward.....	\$102,828 94
Insurance Co. of North America, Philadelphia.....	3,178 61
Pennsylvania, Philadelphia.....	1,200 52
United States, New York.....	336 01
Orient, Hartford.....	350 70
Eureka, Cincinnati.....	342 69
American, Boston.....	371 82
Glenns Falls, Glenns Falls.....	348 99
Fire Association, Philadelphia.....	2,245 10
Artisans, Pittsburg.....	49 77
Scottish Union & National, Edinburgh.....	698 94
Lion, London.....	318 51
Mutual, New York.....	973 07
Security, Cincinnati.....	342 69
Rutger, New York.....	151 44
Broadway, New York.....	205 53
New York, New York.....	20 50
Girard, Philadelphia.....	554 00
American, New York.....	979 39
Union, Philadelphia.....	477 86
American, Philadelphia.....	2,646 61
Rochester German, Rochester.....	1,001 77
New Hampshire, Manchester.....	840 72
German, Pittsburg.....	156 60
Peoples, Manchester.....	490 89
Ohio, Dayton.....	312 06
Reliance Marine, Liverpool.....	719 28
Delaware, Philadelphia.....	505 47
Fire Ins. Co. Pennsylvania, Philadelphia.....	333 68
Germania, New York.....	1,461 61
British & Foreign, Liverpool.....	645 87
New York Bowery, New York.....	409 21
Marine, London.....	959 16
U. S. Branch of Sea Fire, Liverpool.....	350 99
Ohio Farmers, Leroy.....	4,070 13
Firemen's, Dayton.....	329 03
National, New York.....	322 83
Syndicate, Minneapolis.....	440 26
	<hr/>
	\$131,971 25

## LIFE INSURANCE COMPANIES.

Travelers, Hartford.....	\$1,361 55
Northwestern Mutual, Milwaukee.....	10,787 35
Provident Savings, New York.....	661 72
National, Montpelier.....	1,656 74
Commercial Alliance, New York.....	29 13
Etna, Hartford.....	1,060 95
Berkshire, Pittsfield.....	1,057 91
Union Mutual, Portland.....	784 06
United States, New York.....	778 38
New England Mutual, Boston.....	671 89
State Mutual, Worcester.....	1,125 53
Massachusetts Mutual, Springfield.....	1,417 89
Mutual Benefit, Newark.....	4,059 29
Hartford Life & Annuity, Hartford.....	5 98
Connecticut Mutual, Hartford.....	2,793 78
Washington, New York.....	2,407 70
Home, Brooklyn.....	2,540 71
Connecticut General, Hartford.....	36 84
Canada, Hamilton.....	900 35
Prudential, Newark.....	1,475 11
Vermont, Burlington.....	45 73
Amount carried forward.....	<hr/>
	\$35,658 59

## REPORT OF THE STATE TREASURER.

Amount brought forward.....	\$35,658 59	
Germania, New York.....	300 76	
Pacific Mutual, California.....	86 43	
Equitable, Iowa.....	19 06	
Union Central, Cincinnati.....	743 36	
Penn Mutual, Philadelphia.....	2,597 43	
Phoenix Mutual, Hartford.....	1,060 02	
Provident Life & Trust, Hartford.....	47 28	
John Hancock Mutual, Boston.....	280 42	
Mutual Life, New York.....	9,604 64	
Manhattan, New York.....	343 56	
New York Life, New York.....	7,080 58	
Equitable, New York.....	9,292 94	
Life Insurance Clearing Co., St. Paul.....	5 48	
Metropolitan, New York.....	2,884 15	
		\$70,004

## GUARANTEE INSURANCE COMPANIES.

Travelers Accident, Hartford.....	\$1,033 55	
Northwestern Live Stock, Des Moines.....	34 40	
American Surety Co., New York.....	140 20	
Employers' Liability Assurance Corp., London.....	155 24	
Fidelity & Casualty Co., New York.....	625 42	
Ætna Accident Co., Hartford.....	24 32	
Guarantee Co. of North America, Montreal.....	69 45	
American Employers' Liability Co., Hartford.....	360 33	
Pacific Mutual, California.....	203 46	
American Casualty Ins. & Security Co., Baltimore.....	1,171 20	
		3,822 5

## PLATE GLASS INSURANCE COMPANIES.

Lloyd's, New York.....	\$133 02	
New York, New York.....	61 26	
Metropolitan, New York.....	145 50	
		339 78

## TELEGRAPH COMPANIES.

Postal Telegraph & Cable.....	\$743 56	
Mutual Union.....	1,024 30	
Western Union.....	8,796 45	
American District.....	26 70	
Mineral Range.....	28 71	
		10,619 72

## TELEPHONE COMPANIES.

Michigan Bell Tel. Co.....	\$4,086 30	
Telephone & Tel. Construction Co.....	11,854 91	
		15,941 21

## EXPRESS COMPANIES.

American Express Co.....	\$1,852 28	
Dominion Express Co.....	23 79	
National Express Co.....	234 41	
Pacific Express Co.....	44 18	
Canadian Express Co.....	111 22	
Northern Pacific Express Co.....	3 35	
Adams Express Co.....	367 21	
		2,636 44

# REPORT OF THE STATE TREASURER,

17

## RIVER IMPROVEMENT COMPANIES.

Otsego and Crawford Counties.....	\$169 86	
Manistee River.....	251 77	
North Branch Paint River.....	340 00	
Net River.....	150 00	
Ford River.....	250 00	
West Branch Escanaba River.....	250 00	
Long Rapid River.....	72 00	
North Branch.....	100 00	
Manistique River.....	169 00	
Peshekemie River.....	150 00	
Iron River.....	60 00	
Vanettan Creek.....	25 00	
		<u>\$1,987 63</u>

## PLANK AND GRAVEL ROAD COMPANIES.

Pontiac & Orchard Lake.....	\$94 07	
Auburn & Utica.....	3 54	
Pontiac & Auburn.....	14 02	
Reed Lake Avenue.....	51 00	
Detroit & Saline.....	232 68	
Clyde Plank Road Co.....	8 05	
Alpena Gravel Road Co.....	58 34	
Detroit & Birmingham.....	101 04	
Grand Rapids & Walker.....	92 30	
Detroit & Erie.....	187 36	
Detroit & Howell.....	62 13	
		<u>904 53</u>

## STEAM BOILER INSPECTION AND INSURANCE COMPANIES.

Hartford Steam Boiler Ins. Co., Hartford.....	\$430 08	
		<u>430 08</u>

## FREIGHT, PALACE AND SLEEPING CAR COMPANIES.

Michigan Lumber & Express Co.....	\$5 43	
Lansing Equipment Co.....	16 01	
Lafayette White Line Co.....	21 66	
Bee Line Car Co.....	30 31	
		<u>73 41</u>
Total.....		<u>\$1,088,428 14</u>

## REPORT OF THE STATE TREASURER.

*Specific Tax Fund.*

## RECEIPTS.

## Taxes—

From boiler inspection insurance companies .....	\$430 08
From express companies .....	2,636 44
From fire insurance companies .....	131,971 25
From freight, sleeping and palace car companies .....	73 41
From guarantee insurance companies .....	3,822 57
From life insurance companies .....	70,004 70
From plank and gravel road companies .....	904 53
From plate glass insurance companies .....	339 78
From railroad companies .....	849,696 82
From river improvement companies .....	1,987 63
From telegraph companies .....	10,619 72
From telephone companies .....	15,941 21

Total ..... \$1,088,428 1

*Agricultural College Fund.*

## RECEIPTS.

From sale of lands ..... \$120,468 07  
\$120,468 0

*Normal School Fund.*

## RECEIPTS.

From sale of lands ..... \$280 00  
\$280 00

*Primary School Fund.*

## RECEIPTS.

From sale of lands ..... \$51,113 43  
 From general fund ..... 150 00  
 Total ..... \$51,263 43

*University Fund.*

## RECEIPTS.

From sale of lands ..... \$1,695 00  
\$1,695 00

*Agricultural College Interest Fund.*

## RECEIPTS.

Balance, June 30, 1892 ..... \$27,673 23  
 Interest on Lands ..... 6,535 69  
 Trespass collections ..... 40 00  
 Transfer from Specific Tax Fund ..... 31,464 01  
 Total ..... \$65,712 93

*Specific Tax Fund.*

## DISBURSEMENTS.

## Transfers—

To Agricultural College Interest Fund.....	\$31,464 01
To Normal School Interest Fund.....	3,890 15
To Primary School Interest Fund, 7 per cent.....	256,483 84
To Primary School Interest Fund, 5 per cent.....	40,408 94
To Primary School Interest Fund, Surplus.....	686,116 66
To University Interest Fund.....	36,601 90
Refunded, Niagara Fire Ins. Co., overpaid.....	1 07
Refunded, Hartford Steam Boiler Ins. Co., overpaid.....	129 02
Balance June 30, 1893.....	33,332 55

Total..... \$1,088,428 14

*Agricultural College Fund.*

## DISBURSEMENTS.

Transfer to General Fund.....	\$120,468 07	
		<u>\$120,468 07</u>

*Normal School Fund.*

## DISBURSEMENTS.

Transfer to General Fund.....	\$280 00	
		<u>\$280 00</u>

*Primary School Fund.*

## DISBURSEMENTS.

Transfer to General Fund.....	\$51,113 43	
Refunded.....	150 00	
Total.....		<u>\$51,263 43</u>

*University Fund.*

## DISBURSEMENTS.

Transfer to General Fund.....	\$1,695 00	
		<u>\$1,695 00</u>

*Agricultural College Interest Fund.*

## DISBURSEMENTS.

Advertising forfeited lands.....	\$35 70	
Supervisor's appraisals.....	76 96	
Treasurer of Agricultural College.....	51,600 34	
Balance June 30, 1893.....	13,999 93	
Total.....		<u>\$65,712 93</u>

## REPORT OF THE STATE TREASURER.

*Normal School Interest Fund.*

## RECEIPTS.

Balance June 30, 1892.....	\$1,027 06
Interest on Lands.....	337 78
Transfer from Specific Tax Fund.....	3,890 15
Total.....	<u>\$5,254</u>

*Primary School Interest Fund.*

## RECEIPTS.

Balance June 30, 1892.....	\$94,373 98
Interest on lands.....	13,120 04
Trespass collections.....	778 78
Transfer from Specific Tax Fund.....	983,009 44
Rent of land, High School, Lansing.....	1 00
Total.....	<u>\$1,031,283 4</u>

*University Interest Fund.*

## RECEIPTS.

Balance June 30, 1892.....	\$10,813 5
Interest on lands.....	81,873 76
Transfer from Specific Tax Fund.....	1,873 7
Total.....	<u>36,601 9</u>
	<u>\$49,289 1</u>

*Swamp Land Fund.*

## RECEIPTS.

Interest on lands.....	\$566 62
Sale of lands, cash.....	9,084 00
Sale of lands, Swamp Land Warrants.....	3,810 00
Transfers from General Fund.....	<u>\$13,460 62</u>
	<u>9,577 12</u>
Total.....	<u>\$23,037 74</u>

*Normal School Interest Fund.*

## DISBURSEMENTS.

Treasurer of Normal School .....	\$4,143 10
Balance June 30, 1893 .....	1,111 89
Total .....	<u>\$5,254 99</u>

*Primary School Interest Fund.*

## DISBURSEMENTS.

Advertising forfeited lands .....	\$56 00
Apportionment to counties .....	1,075,458 34
Supervisors' appraisals .....	211 79
Refunding .....	43 34
Balance June 30, 1893 .....	15,513 77
Total .....	<u>\$1,091,283 24</u>

*University Interest Fund.*

## DISBURSEMENTS.

Supervisors' appraisals .....	\$6 00
Treasurer of University of Michigan .....	49,283 17
Total .....	<u>\$49,289 17</u>

*Swamp Land Fund.*

## DISBURSEMENTS.

Expense examining lands and roads .....	\$17 60
Supervisors' appraisals .....	32 00
Advertising forfeited lands .....	69 30
Salary Secretary of Board .....	200 00
Swamp Land Warrants .....	9,258 25
Transfer to General Fund .....	<u>\$9,577 15</u>
Total .....	<u>18,460 62</u>
Total .....	<u>\$23,037 77</u>

## REPORT OF THE STATE TREASURER.

*Sundry Deposits Account.*

## RECEIPTS.

Balance June 30, 1892.....		\$11,220
Bids on forfeited lands.....	\$245 00	
E. J. Bissell, receiver, Milford State Bank.....	1,659 51	
Transfer from Special Deposit Account.....	162 80	
Old Government Stock Bank Acct. credited Dec. 31, 1892..	162 80	
Treasurer of Menominee County.....	90 42	
	<hr/>	2,320
Total .....		<hr/> \$13,540 <hr/>

*War Fund.*

## RECEIPTS.

Balance June 30, 1892.....	\$280 00	
Total .....		<hr/> \$280 <hr/>

*St. Mary's Canal Fund.*

## RECEIPTS.

Balance June 30, 1892.....	\$68,927 12	
Total.....		<hr/> \$68,927 1 <hr/>



*Sundry Deposits Account.*

## DISBURSEMENTS.

Deposit for bids on forfeited lands.....	\$345 00
State Treasurer's check on American National Bank, De- troit.....	3 47
State Treasurer's check on Mechanics' Bank, Detroit.....	6 60
Balance June 30, 1893.....	13,185 46

Total ..... \$13,540 53

*War Fund.*

## DISBURSEMENTS.

Balance June 30, 1893.....	\$280 00
Total .....	<u>\$280 00</u>

*St. Mary's Canal Fund.*

## DISBURSEMENTS.

Balance June 30, 1893.....	\$68,927 12
Total .....	<u>\$68,927 12</u>



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STATE OF MICHIGAN

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**LAND DEPARTMENT**

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**REPORT OF THE COMMISSIONER FOR THE FISCAL YEAR  
ENDING JUNE 30, 1893.**

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## STATE LAND OFFICE.

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JOHN G. BERRY,	-	-	-	-	STATE LAND COMMISSIONER
ALEXANDER CAMERON,	-	-	-	-	DEPUTY LAND COMMISSIONER
JOHN F. WILKINSON,	-	-	-	-	CHIEF CLERK
HENRY WHITELEY,	-	-	-	-	BOOKKEEPER
JAMES I. BERRY,	-	-	-	-	DRAUGHTSMAN

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### COMMISSIONERS OF STATE LAND OFFICE AND TERMS OF OFFICE.

#### APPOINTED.

DIGBY V. BELL,	-	-	-	-	February 2 1844—1846
ABIEL SILVER,	-	-	-	-	February 16, 1846—1850
PORTER KIBBEE,	-	-	-	-	April 2, 1850—1850

#### ELECTED.

PORTER KIBBEE,	-	-	-	-	1851—1854
SEYMOUR B. TREADWELL,	-	-	-	-	1855—1858
JAMES W. SANBORN,	-	-	-	-	1859—1860
SAMUEL S. LACEY,	-	-	-	-	1861—1864
CYRUS HEWITT,	-	-	-	-	1865—1866
BENJAMIN D. PRITCHARD,	-	-	-	-	1867—1870
CHARLES A. EDMUNDS,	-	-	-	-	1871—1872
LEVERETT A. CLAPP,	-	-	-	-	1873—1876
BENJAMIN F. PARTRIDGE,	-	-	-	-	1877—1878
JAMES M. NEASMITH,	-	-	-	-	1879—1882
MINOR S. NEWELL,	-	-	-	-	1883—1886
ROSCOE D. DIX,	-	-	-	-	1887—1890
GEORGE T. SHAFFER,	-	-	-	-	1891—1892
JOHN G. BERRY,	-	-	-	-	1893—1895



# REPORT.

MICHIGAN STATE LAND OFFICE, }  
Lansing, June 30, 1893. }

HON. JOHN T. RICH, *Governor of Michigan:*

SIR—Agreeably to the provisions of law establishing the State Land Office, I have the honor to submit herewith a report of the transactions of this department for the fiscal year ending June 30, 1893, being the fifty-first Annual Report of the State Land Commissioner:

The whole number of acres of land held by the State at the close of business, June 30, 1892 .....	*465,888.90
The number of acres forfeited to the State during the year .....	6,338.39
The number of acres patented to the State during the year ..	427.01

Total .....	472,654.30
-------------	------------

Number of acres sold during the year .....	32,464.00
Number of acres reserved during the year .....	320.00
Number of acres licensed to homesteaders during the year ..	1,551.35
Number of acres held by the State June 30, 1893 .....	438,318.95

Total .....	472,654.30
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The lands held by the State June 30, 1893, are classified as follows:

Primary School land .....	220,882.78
University land .....	80.00
Agricultural College land .....	100,909.98
Salt Spring land .....	480.00
Asylum land .....	1,562.98
State Building land .....	40.00
†Swamp land .....	114,363.21

Total .....	438,318.95
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\* The Report for 1892 gives the number of acres held by the State June 30, 1892, as 470,496.77, but there is an error of 4,597.87 in the statement.

† In this amount 427.01 acres of swamp land is included which will be offered for sale in November.

## ANNUAL REPORT OF THE

The Agricultural College lands were restored to market by public offering at this office September 29, 1892, but were again withdrawn from sale by order of the State Board of Agriculture, June 13. To show the number of acres of land actually in market and subject to sale June, 30, 1892 this class of land should be deducted from the above total.

The number of acres of land of the different classes disposed of during the year, and the amount received therefor in cash, and the amounts due thereon, is as follows:

Class of land.	Acres.	Amount sold for.	Amount paid.	Amount due.
Primary School land.....	10,406.56	\$42,028 84	\$28,918 38	\$3,109 9
Agricultural College land.....	14,981.99	111,455 74	110,905 74	550 0
Asylum land.....	80.00	410 00	410 00	-----
Swamp land.....	6,992.48	12,824 32	12,580 65	243 6
Total.....	22,460.00	\$166,718 40	\$162,814.77	\$3,903 6

The number of acres of land of the different classes forfeited to the State for non-payment of interest is as follows:

Primary School land.....	560.00
Agricultural College land.....	360.00
Swamp land.....	240.06
Total.....	1,160.06

The receipts of the State Land Office, on account of lands sold during the year, and for principal, interest and penalty received on sales made in former years, and from other sources, have been as follows:

Primary School land—Principal.....	\$51,113 43	
Interest.....	12,606 00	
Penalty.....	514 04	\$64,233 47
University land—Principal.....	\$1,695 00	
Interest.....	1,835 44	
Penalty.....	38 32	3,586 76
Agricultural College land—Principal.....	\$120,468 07	
Interest.....	6,219 98	
Penalty.....	315 71	127,003 76
Salt Spring land—Principal.....	\$468 72	
Interest.....	179 68	
Penalty.....	11 88	660 28
Asylum land—Principal.....	\$760 00	
Interest.....	272 02	
Penalty.....	8 72	1,040 74



Swamp land—Principal .....	\$12,894 00	
Interest .....	539 81	
Penalty .....	26 81	
		\$13,460 62
Normal School land—Principal .....	\$280 00	
Interest .....	321 90	
Penalty .....	15 88	
		617 78
Dewey Asset land—Principal .....	\$160 00	
Interest .....	78 44	
Penalty .....		
		238 44
State Building land—Principal .....	\$729 05	
Interest .....	229 45	
Penalty .....		
		958 50
Taxes on part paid lands .....		2,716 31
Fees, plats, etc. ....		750 94
Trespass collections .....		818 78
Rent of Lansing lots .....		1 00
Homestead fees .....		48 00
Bids, Primary School .....		220 00
Bids, Swamp .....		25 00
Total .....		<u>\$216,362 38</u>

SWAMP LANDS.

During the year 6,992.43 acres of swamp lands have been disposed of, and the proceeds of sales amounted to \$12,824 32. It will be noted that while the total number of acres sold in 1892 is more than 5,000 in excess of the number of acres sold during 1893, the proceeds of sales for this year are \$2,611.85 more than for 1892.

Patents for 427.01 acres have been received from the general government under the grant of 1850.

I am advised by the Commissioner of the General Land Office that a great reduction has been made in the working force of his office, by reason of an insufficient appropriation. The work in the General Land Office has, therefore, become greatly in arrears, and I have not been able, during the past few months, to carry on a satisfactory correspondence with that office in relation to matters of interest to the State. It is extremely unfortunate that "the necessities of the government, when honestly and economically administered," should curtail the usefulness of so important a branch of the interior department. There can scarcely be a county in the United States that is not injuriously affected by the failure of Congress to provide funds for the continued employment of a sufficient number of clerks to do the work of the General Land Office carefully and expeditiously. The humble citizen who desires a homestead for his family cannot be delayed weeks and months by inaction on his application without great annoyance and expense. Individuals, corporations and states must

suffer alike from the inability to transact business at the General Land Office with reasonable dispatch.

The swamp land cases reported last year have been carried to the United States Supreme Court. In the suit brought by the State against the Jackson, Lansing & Saginaw Railroad Company to recover land granted to the State by act of Congress September 30, 1850, and subsequently granted to the railroad company by the general government, argument was made in the U. S. District Court in February, but a decision has not yet been rendered.

Judging from numerous decisions of the U. S. Supreme Court upon the same questions involved in our swamp land claim, I am firmly of the opinion that the final determination of these cases will be in favor of the State. Such final decision will confirm in the State many thousands of acres of land erroneously conferred upon railroad companies, and more than a million acres yet unpatented under the Swamp Land Act of 1850.

#### AGRICULTURAL COLLEGE LANDS.

These lands were withdrawn from market in March, 1891, and were not subject to sale until September 29, 1892. During the time they were out of market many complaints were made by citizens of these counties in which they are chiefly located that their withdrawal from sale was a serious check to the growth of the agricultural population of these counties and was unjustly diverting from the township whatever benefit might be derived from their sale and subsequent taxation.

The legislature of 1893, by Act 189, changed the control of these lands from the Board of Control of Agricultural College lands to the State Board of Agriculture. By resolution of this Board, June 13, 1893, these lands were again withdrawn from market.

It is alleged by members of the Board that the College lands have been held at too low a price per acre. Their withdrawal, then, is for the purpose of reappraisal at a higher figure. This class of land has been held at from \$5.00 to \$12.50 per acre, while equally good Primary School land, swamp land and railroad lands adjoining have brought from \$1.25 to \$4.00 per acre, and were not considered worth more than these prices. A reappraisal of the College lands, that shall increase the price per acre, will bring them from sale for many years to actual settlers, and even speculators because other lands equally good can be purchased for much less.

It has seemed to me a mistake to change the control of these lands. The Board of Agriculture has nothing to lose by the lands remaining unsold. It will come to the Legislature each session asking for an appropriation of money that should be derived from the interest on the proceeds of sales of College lands. The last legislature appropriated about \$34,000 for the Agricultural College. If the 100,000 acres of College lands were sold at an average price of \$8.00 per acre \$800,000.00 would be added to the Agricultural College fund, which would give the College \$56,000.00 per annum.

These lands ought to be speedily restored to market, without the expenditure of a single cent for reappraisal.

#### PRIMARY SCHOOL LANDS.

The sales of these lands during the fiscal year just closed amounted to

10,409.58 acres, and the proceeds, \$42,028.34; 560.00 acres forfeited to the State for non-payment of interest.

#### HOMESTEADERS.

One thousand five hundred and fifty-one and thirty-five one hundredths acres of swamp land have been taken by homesteaders during the year, and 856.89 acres have been patented. There are now 21,753.54 acres standing licensed as homesteads.

A new class of homestead lands was created by Act 206 of the laws of 1893, the tax law. Sections 127 to 134, inclusive, of this act provide for the transfer of certain abandoned lands that have been sold to the State for delinquent taxes for more than three years to the control of this department, and subject to entry only as homesteads on payment of ten cents per acre at the time of entry, and ten cents per acre each year for a period of five years, when deed will issue. Not more than 240 acres can be taken by one person.

Many thousand acres of land will come under the provisions of this law.

#### TRESPASS.

In the report of this office for 1892, on page 5, there appears "Expense of examining lands trespassed upon, \$400.00." This amount was collected for trespass on Primary School land, and should have been credited to the Primary School fund. For some unaccountable reason the Commissioner turned the money over to the Board of Auditors, and it was covered into the State treasury and credited to the "general fund," as shown on page 8, State Treasurer's Report for 1892 (page 460, Public Acts 1893), "Board of State Auditors, in settlement of trespass—\$400.00." This amount properly belongs to the Primary School fund on account of trespass collections.

Joint resolution 32, approved June 1, 1893, provides for a settlement with the Presque Isle Lumber Company for damages sustained and money wrongfully extorted from the company by the agent of the State Land Commissioner by reason of alleged trespass on lands in section 35, town 35 north, range 2 east. The lands in question were purchased by Chas. W. Richardson in 1867. By subsequent conveyances the title became vested in the Presque Isle Lumber Company. At the time Richardson's patent issued the State had no title to the lands, nor did it have until 1875. No effort was ever made to cancel or correct the erroneous patent, and the moment the State acquired title to the land the patent to Richardson was undoubtedly perfected. The State trespass agent, acting under instructions from Commissioner Shaffer, seized several thousand ties and cedar posts, cut by the lumber company and loaded on a vessel ready for transportation. Correspondence between the Land Commissioner and the company resulted in the company's being compelled to pay several hundred dollars *for trespass on their own land*, principally because, as the trespass agent stated, "they wanted to make a good showing of trespass collections." Although the settlement of this matter has cost the State several hundred dollars, I am pleased to state that it has been satisfactorily adjusted.

It is not expected that the agents will collect money enough to pay the expenses. The greatest benefit the State secures from their work in the field is the deterrent effect on those who would steal timber if they knew there were no trespass agents to watch State lands.

I shall use every lawful means to check depredations on State land and where trespass is committed to collect an amount sufficient to cover the damage caused, but I do not believe "a good showing" requires me to authorize or encourage the trespass agents to engage in any act of oppression that will bring discredit upon this department, or "hold up" innocent land owners for the purpose of covering money into the State treasury.

The following is a comparative statement of the number of acres of State land disposed of, and the amount received for the same for the past five years:

*Comparative Statement.*

Year.	Primary School Land. Acres.	University Land. Acres.	Asylum Land. Acres.	State Building Land. Acres.	D. & M. R. R. Land. Acres.	Salt Spring Land. Acres.
1889	4,952.37	60.47	40.00			
1890	7,585.30				100.00	68.44
1891	6,889.96					120.00
1892	7,966.82					
1893	10,409.58		80.00			

  

Year.	Agricultural College Land. Acres.	Asset Land. Acres.	Swamp Land. Acres.	Total.	Amount sold for.
1889	1,040.28	40.00	17,855.48	27,985.55	\$66,662 17
1890	2,674.70	40.00	11,455.60	23,237.05	68,546 84
1891	3,091.66		9,672.22	19,576.84	69,198 69
1892		40.00	12,230.87	20,169.69	42,251 05
1893	14,981.99		6,992.43	32,461.00	166,718 40

For details of the transactions of this department reference is made to the tabular statements in the appendix submitted herewith.

JOHN G. BERRY,  
*Commissioner.*

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# APPENDIX.

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# APPENDIX.

TABLE No. 1.—Showing by counties the number of acres of Agricultural College land disposed of, the amount for which the same was sold, the amounts paid and the amounts unpaid thereon during the year ending June 30, 1893.

Counties.	Original sales.				Forfeited land re-sold.				Total sales.					
	Acres.	Price per acre.	Amount sold for.	Amount paid.	Amount unpaid.	Acres.	Price per acre.	Amount sold for.	Amount paid.	Amount unpaid.	Acres.	Amount sold for.	Amount paid.	Amount unpaid.
Alcona	762.15	\$5 00	\$2,810 75	\$2,810 75										
	40.	7 00	280 00	280 00										
	400.	10 00	4,000 00	4,000 00										
	40.	12 00	480 00	480 00										
	160.	12 50	2,000 00	2,000 00										
Antrim	1,060.	17 00	10,900 00	10,900 00		80.	\$10 00	\$800 00	\$800 00		1,402.15	\$10,570 75	\$10,570 75	
Benzie.	40.	12 00	480 00	480 00							1,120.	11,280 00	11,280 00	
	400.	12 00	4,800 00	4,800 00		160.	5 00	800 00	800 00	\$200 00				
	120.	10 00	1,200 00	1,200 00		40.	7 50	300 00	300 00					
Charlevoix						40.	10 00	400 00	400 00					
Cheboygan		5 00	200 00	100 00	100 00									
	202.05	5 00	1,045 25	1,045 25										
	162.68	11 85%	1,938 50	1,938 50		80.	5 50	400 00	350 00	150 00	282.68	2,553 50	2,408 50	150 00
Kalkaska	130.	10 00	1,300 00	1,300 00										
Manistee	280.	12 50	3,500 00	3,500 00										
	915.70	5 00	4,578 50	4,578 50							400.	4,700 00	4,700 00	
	404.92	5 00	2,024 60	2,024 60		80.	5 00	400 00	400 00		986.70	4,978 50	4,978 50	
Montmorency														
Oscoda	180.	6 00	1,080 00	1,080 00										
	200.	8 00	1,600 00	1,280 00							761.92	4,504 00	4,504 00	
	125.90	5 00	631 50	631 50	135.95			639 75	639 75					
Otsego.	580.70	6 00	3,486 40	3,154 20	40.			8 75	350 00	250 00				
	348.64	10 00	3,486 40	3,486 40	160.			9 50	1,520 00	1,320 00				
	880.	5 00	4,400 00	4,400 00	240.			5 00	1,200 00	1,100 00	1,361.59	9,801 85	9,801 85	
Wexford.	2,554.82	7 00	15,340 62	15,340 62	280.			6 00	1,680 00	1,680 00				
	1,516.97	6 00	10,618 72	10,618 72				6 87%	375 00	375 00				
	1,075.51	8 00	8,604 08	8,604 08	160.			7 00	1,120 00	1,120 00				
	90.	10 00	900 00	900 00	40.			10 00	400 00	400 00				
	726.60	12 50	9,082 50	9,082 50							7,965.90	53,521 20	53,421 20	100 00
Totals	13,377.04		\$100,960 99	\$100,960 99	\$100 00	1,605.95		10,494 75	\$10,044 75	\$450 00	14,981.99	\$111,455 14	\$110,905 74	\$550 00

TABLE No. 2.—Showing by counties the number of acres of primary school land disposed of, the amount for which the same was sold, the amounts paid, and the amounts to become due thereon, during the year ending June 30, 1893.

Counties.	Original sales.				Forfeited land re-sold.				Total sales.			
	Acres.	Price per acre.	Amount sold for.	Amount paid.	Amount unpaid.	Acres.	Price per acre.	Amount sold for.	Amount paid.	Amount unpaid.	Acres.	Amount sold for.
Alcona	560.	\$4 00	\$2,240 00	\$2,240 00	—	—	—	—	—	—	—	—
Alger	120.	4 00	480 00	480 00	—	—	—	—	—	—	—	—
Alpena	160.	4 00	640 00	640 00	—	—	—	—	—	—	—	—
Antrim	63.89	4 00	255 56	255 56	—	—	—	—	—	—	—	—
Arenac	40.	4 00	160 00	160 00	—	—	—	—	—	—	—	—
Bay	—	—	—	—	—	120	\$4 00	\$480 00	\$480 00	—	—	—
Benzie	120.	4 00	480 00	400 00	80 00	—	—	—	—	—	—	—
Charlevoix	75.50	4 00	302 00	302 00	—	—	—	—	—	—	—	—
Chippewa	680.	4 00	2,720 00	2,520 00	200 00	—	—	—	—	—	—	—
Clinton	48.28	4 00	193 12	193 12	—	—	—	—	—	—	—	—
Crawford	312.85	4 00	1,251 40	1,251 40	—	—	—	—	—	—	—	—
Delta	560.	4 00	2,240 00	2,240 00	—	—	—	—	—	—	—	—
Dickinson	200.	4 00	800 00	800 00	—	—	—	—	—	—	—	—
Genesee	306.92	4 00	1,227 68	1,227 68	—	40	6 50	260 00	260 00	—	—	—
Gogebic	—	—	—	—	—	—	—	—	—	—	—	—
Grand Traverse	120.	4 00	480 00	240 00	240 00	—	—	—	—	—	—	—
Gratiot	40.	4 25	170 00	50 00	120 00	—	—	—	—	—	—	—
Houghton	280.	4 00	1,120 00	1,120 00	—	—	—	—	—	—	—	—
Iscos	82.96	4 00	331 84	331 84	—	—	—	—	—	—	—	—
Iron	720.	4 00	2,880 00	2,840 00	240 00	—	—	—	—	—	—	—
Isabella	40.	4 00	160 00	160 00	—	—	—	—	—	—	—	—
Kalamazoo	423.33	4 00	1,693 32	1,609 32	80 00	120	4 00	480 00	480 00	—	—	—
Kalamazoo	15.168	4 00	60 67	60 67	—	—	—	—	—	—	—	—
Leelanaw	40.	4 00	160 00	160 00	—	—	—	—	—	—	—	—
Lapeer	419.80	4 00	1,679 20	1,319 60	359 60	—	—	—	—	—	—	—
Macquinn	600.	4 00	2,400 00	1,760 00	640 00	—	—	—	—	—	—	—
Manistee	340.	4 00	1,360 00	1,596 00	—	—	—	—	—	—	—	—
Manistee	532.50	4 00	2,130 00	1,970 00	160 00	—	—	—	—	—	—	—
Midland	—	—	—	—	—	—	—	—	—	—	—	—
Missaukee	—	—	—	—	—	40	4 00	160 00	160 00	—	—	—
Montcalm	—	—	—	—	—	40	4 00	160 00	80 00	80 00	—	—
Montcalm	720.	4 00	2,880 00	2,800 00	80 00	40	11 50	460 00	280 00	180 00	—	—
Montmorency	—	—	—	—	—	—	—	—	—	—	—	—
Muskegon	—	—	—	—	—	—	—	—	—	—	—	—
Newaygo	120.	4 00	480 00	480 00	—	40	5 50	220 00	220 00	—	—	—
Ontonagon	—	—	—	—	—	—	—	—	—	—	—	—



Oceola	4 00	320 00	1,822 68	340 36	40	4 00	160 00	160 00	518.36	230 00	1,822 68	340 36
Puget	4 00	320 00	1,822 68	340 36	40	4 00	160 00	160 00	518.36	230 00	1,822 68	340 36
Quincy Lake	4 00	320 00	1,822 68	340 36	40	4 00	160 00	160 00	518.36	230 00	1,822 68	340 36
Reconnaissance	4 00	320 00	1,822 68	340 36	40	4 00	160 00	160 00	518.36	230 00	1,822 68	340 36
Schoolcraft	4 00	320 00	1,822 68	340 36	40	4 00	160 00	160 00	518.36	230 00	1,822 68	340 36
Westford	4 00	320 00	1,822 68	340 36	40	4 00	160 00	160 00	518.36	230 00	1,822 68	340 36
Totals	9,339.536	\$39,448 84	\$36,648 36	\$2,799 96	520	—	\$2,530 00	\$2,570 00	\$210 00	10,409.536	\$38,918 38	\$2,109 96

TABLE No. 3.—Showing by counties the number of acres of asylum land disposed of, the amount for which the same was sold, the amounts paid and the amounts unpaid thereon, during the year ending June 30, 1893.

Counties.	Acres.	Price per acre.	Amount sold for.	Amount paid.	Amount unpaid.	Total acres.	Total amount sold for.	Total amount paid.	Total amount unpaid.
Muskegon	40	\$5 25	\$210 00	\$210 00	—	40	\$210 00	\$210 00	—
Newaygo	40	5 00	200 00	200 00	—	40	200 00	200 00	—
Totals	80	—	\$410 00	\$410 00	—	80	\$410 00	\$410 00	—



amounts unpaid thereon during the year ending June 30, 1893.

		Total sales for scrip.			Patented to homesteaders.	Total disposed of.			
Amount sold for.	Amount paid.	Acres.	Amount sold for.	Amount paid.	Acres.	Acres.	Amount sold for.	Amount paid.	Amount unpaid.
\$50 00	\$50 00	1,406.96	\$1,758 22	\$1,758 22	37.97	1,684.93	\$2,058 22	\$1,945 72	\$112 50
160 00	160 00					40.	66 00	16 50	49 50
		682.24	1,150 48	1,150 48	516.50	1,258.19	1,389 88	1,325 21	44 17
		199.09	248 86	248 86		281.97	352 46	352 46	
					80.	896.25	1,020 81	1,020 81	
					40.	67.20	84 00	84 00	
						80.	100 00	100 00	
					40.	40.	50 00	50 00	
					40.	40.			
100 00	100 00	240.	300 00	300 00		320.	400 00	400 00	
		40.	50 00	50 00		40.	50 00	50 00	
						400.	500 00	500 00	
		200.	370 00	370 00		200.	370 00	370 00	
		40.	50 00	50 00		40.	50 00	50 00	
		40.	50 00	50 00		280.	350 00	350 00	
		40.	50 00	50 00		40.	50 00	50 00	
		40.	50 00	50 00		40.	50 00	50 00	
		168.08	211 35	211 35		249.08	311 35	311 35	
		1,108.28	1,416 60	1,416 60	142.42	1,371.70	1,566 60	1,529 10	37 50
		160.	230 00	230 00		160.	230 00	230 00	
		280.	3,796 00	3,796 00		280.	3,796 00	3,796 00	
						40.	50 00	50 00	
310 00	\$310 00	4,596.65	\$9,731 51	\$9,731 51	856.89	7,849.32	\$12,824 82	\$12,580 65	\$248 67



TABLE No. 5.—*Showing by counties the number of acres of swamp lands licensed to settlers during the year ending June 30, 1893.*

Counties.	Acres.
Alcona.....	120.
Alpena.....	822.28
Charboygan.....	604.92
Iosco.....	40.
Mackinac.....	80.
Manitou.....	80.
Ogemaw.....	120.
Otsego.....	80.
Presque Isle.....	84.15
<b>Totals</b> .....	<b>1,551.35</b>

TABLE No. 6.—*Showing by counties the number of acres of swamp land standing licensed to settlers June 30, 1893.*

Counties.	Acres.	Counties.	Acres.
Alcona.....	1,080.	Livingston.....	80.
Alpena.....	3,705.29	Mackinac.....	240.
Antrim.....	40.	Manistee.....	120.
Arenac.....	160.	Manitou.....	235.70
Bay.....	40.	Mason.....	80.
Benzie.....	274.35	Mecosta.....	40.
Charlevoix.....	40.	Menominee.....	267.90
Charboygan.....	3,945.30	Missaukee.....	840.
Chase.....	187.35	Montmorency.....	680.
Crawford.....	280.	Oakland.....	40.
Delta.....	40.	Ogemaw.....	450.96
Eaton.....	40.	Oscoda.....	80.
Emmet.....	560.41	Oscoda.....	320.
Gladwin.....	725.20	Otsego.....	447.34
Grand Traverse.....	280.51	Presque Isle.....	2,080.86
Huron.....	160.	Roscommon.....	584.81
Iosco.....	2,429.50	Saginaw.....	80.
Kalamazoo.....	320.	Sanilac.....	397.06
Lake.....	80.	Tuscola.....	120.
Leelanau.....	40.	Wexford.....	200.
<b>Totals</b> .....			<b>21,753.54</b>

TABLE No. 7.—*Showing the number of acres of all classes of land disposed of, amounts for which the same were sold, the amounts paid, and the amounts unpaid thereon during the year ending June 30, 1893.*

Class of land.	Acres.	Amount sold for.	Amount paid.	Amount unpaid.
Agricultural College.....	14,981.99	\$111,455 74	\$110,905 74	\$54 00
Asylum.....	80.	410 00	410 00	—
Primary school.....	10,409.596	42,028 34	38,918 38	3,110 96
Patented homesteads.....	856.89	—	—	—
Swamp.....	6,992.43	12,824 82	12,580 65	244 17
<b>Totals.....</b>	<b>33,220.896</b>	<b>\$166,718 40</b>	<b>\$163,814 77</b>	<b>\$2,904 63</b>

TABLE No. 8.—*Showing by counties the number of acres of all classes of lands forfeited to the State during the year ending June 30, 1893.*

Counties.	Agricultural College land.	Primary school land.	Swamp land.	Total.
	Acres.	Acres.	Acres.	Acres.
Alpena.....	80	80	80.06	240.06
Antrim.....	80	—	—	80
Charlevoix.....	80	—	—	80
Delta.....	—	40	40.	80
Emmet.....	—	160	—	160
Genesee.....	—	40	—	40
Iosco.....	—	—	80.	80
Kalkaska.....	—	80	—	80
Manitou.....	—	—	40.	40
Muskegon.....	—	40	—	40
Oscoda.....	—	80	—	80
Oscoda.....	80	—	—	80
Presque Isle.....	—	40	—	40
Wexford.....	40	—	—	40
<b>Totals.....</b>	<b>360</b>	<b>560</b>	<b>240.06</b>	<b>1,160.06</b>

TABLE No. 9.—Showing what road and ditch work remains under contract June 30, 1893, and the amounts to become due thereon.

Title of work.	Contractor.	No. of contract.	Length.			Amount to become due.	Where lands to be selected.	Date for completion of work.
			Miles.	Chains.	Links.			
<i>Lower Peninsula:</i>								
Arenac, Iosco and Ogemaw road	Geo. Lewis	73	7	49	75	\$1,500 00	Lower peninsula	July 1, 1892.
Muskegon county road	Thos. T. Caldwell	1	7	71	50	1,572 40	"	Oct. 1, 1892.
Totals			15	40	25	\$3,572 40		

TABLE No. 10.—Showing what swamp land State road and ditch work has been accepted and approved, and the amount paid thereon during the fiscal year ending June 30, 1893.

Title of work.	Contractor.	No. of contract.	Length.			Amount paid contractor.	Total payment.	Remarks.
			Miles.	Chains.	Links.			
Arenac, Iosco and Ogemaw State road	Geo. Lewis	73	7	49	75	\$3,500 00	\$3,500 00	70% of entire contract.
Atlanta and Vienna State road	Willoughby McNaughton	75	9	60	10	1,985 68	1,985 68	Work completed.
Moator and Bangor State ditch	H. A. Crane	82	2	67	28	1,600 00	1,600 00	
Totals			20	16	15	\$6,985 68	\$6,985 68	

TABLE NO. 11.—*Showing amount of matured swamp land credit June 30, 1893.*

	Amount.	Amount
<i>Lower Peninsula—General Credit:</i>		
Alpena, Montmorency and Presque Isle counties .....	\$0 33	
Alpena and Presque Isle counties .....	11 12	
Bay and Tuscola counties .....	18 83	
Gratiot county .....	74 09	
Midland county .....	14 03	
Newaygo, Mecosta and Osceola counties .....	10 51	
Newaygo and Muskegon counties .....	81 85	
Tuscola county .....	143 09	
Lower Peninsula .....		\$341
Total in Lower Peninsula .....		6,170
<i>Upper Peninsula—General Credit:</i>		
Delta county, Range 18 .....	\$0 28	
Upper Peninsula .....	19,887 70	19,837
Total General Credit .....		\$26,358
<i>Special Credit.</i>		
	Acres.	Acres.
Under grant to Livingston county, Act No. 180, Laws of 1883, Lower Peninsula lands .....	2,396 48	
Under grant to Shiawassee and Clinton counties, Act No. 84, Laws of 1883, Lower Peninsula lands .....	2,607 87	6,006
Under grant to Houghton and Keweenaw counties, Act No 239, Laws of 1883, Upper Peninsula lands .....		2,384
Total Special credit .....		8,390

TABLE NO. 12.—*Showing amount of swamp lands standing reserved on State road and ditch contracts June 30, 1893.*

Title of work.	No. of contract.	To whom reserved.	Acres.	Amount
<i>Lower Peninsula:</i>				
Arenac, Iosco and Ogemaw road .....	78	George Lewis .....	218.19	\$397
Atlanta and Vienna road .....	78	George W. Brown .....	80.	100
Atlanta and Vienna road .....	78	John Chapman .....	40.	50
Atlanta and Vienna road .....	78	Thomas Collins .....	800.	1,000
Atlanta and Vienna road .....	78	Henry Bolton and Donald McKee .....	80.	100
Atlanta and Vienna road .....	78	Herman Hoeft .....	200.	250
Atlanta and Vienna road .....	78	Wm. Johnson and Thomas Collins .....	40.	50
Atlanta and Vienna road .....	78	Willoughby McNaughton .....	40.	50
Atlanta and Vienna road .....	78	Henry Platz .....	120.	150
Hewes and Ewers lake improvement under act No. 281, laws of 1885 .....		E. W. Sparrow .....	80.	100
Missaukee county road .....	1	Thomas T. Caldwell .....	276.66	463
Totals .....			2,074.85	\$3,718



TABLE No. 13.—Showing by counties the number of acres of all classes of land remaining unsold June 30, 1893.

Counties.	Swamp land @ \$1.25.	Swamp land @ \$2.00.	Primary school land.	Agricultural college land.	University land.	Salt spring land.	Asylum land.	Total acres.
	Acres.	Acres.	Acres.	Acres.	Acres.	Acres.	Acres.	
Aloca	3,739.53		2,042.84	12,525.71				26,308.13
Alger			16,086.35					16,086.35
Allegan			a 1,024.41					1,024.41
Alpena	14,800.53		2,880.	1,000.				19,680.53
Antrim	40.		440.	2,400.98				2,880.98
Arenac			885.99					885.99
Baraga			8,305.98					8,305.98
Bay			111.52					111.52
Benzie	400.		160.	2,960.				3,920.
Calhoun	80.		40.					120.
Charlevoix	40.		720.	2,149.54				2,909.54
Cheboygan	4,376.57	4,320.08	6,736.39	5,065.96				20,528.75
Chippewa	87.20	240.	19,225.04					19,522.24
Cleare	446.57		1,877.77					2,324.14
Clinton			46.20					46.20
Crawford	7,362.89		3,225.70					11,228.59
Delta	25,494.99		8,487.00					33,982.99
Dickinson			3,569.43					3,569.43
Easton	40.		40.					80.
Emmet	2,902.58		1,440.					4,242.58
Genesee	40.							40.
Gladwin	801.56		774.55					1,576.11
Gogebic	120.		8,632.37					8,752.37
Gd. Traverse	440.		680.	160.				1,280.
Grafton	40.		b 530.					560.
Houghton			6,200.					6,200.
Huron			110.65					110.65
Ingham	40.		80.					120.
Iosco	2,073.92		3,699.20	26,322.27				32,095.49
Iron			4,225.25					4,225.25
Isabella			240.					240.
Ile Royal	3,786.23		c 2,247.75					7,133.98
Jackson			400.					400.
Kalamazoo					80			80.
Kalamazoo	867.85		1,904.26	1,158.				3,930.11
Leont.			80.					80.
Levenaw		e 40.	d 722.20					762.20
Lake	80.		3,210.244					3,290.244
Leelanau	617.25	38.28	265.25					941.33
Leos			15,299.90					15,299.90
Mackinac		242.96	14,417.41					14,660.34
Manistee			f 701.22	5,377.265				5,978.575
Manitou	1,127.05		1,022.65					2,080.70
Marquette			g 16,195.37					16,195.37
Mason			600.					600.
Macosta			160.					160.
Menominee	4,869.58	160.	3,598.20					8,616.08
Midland			847.62			450		1,027.62
Missaukee	1,716.10	791.28	1,003.	879.84				4,390.02
Montmorency	2,574.24		4,180.	6,499.50				14,223.74
Muskegon			h 1,012.62				840.	1,852.62
Nevada		39.37	i 716.92				722.98	1,479.27
Oakland			40.					40.
Ogemaw			600.					600.
Ogemaw	844.06		2,000.					2,844.06

a Includes 200 acres @ \$1.25 per acre, cash only.

b Includes 80 acres @ \$1.25 per acre, cash only.

c Includes 2,544.75 acres restored mineral lands

@ \$4.00 to \$20.00 per acre.

d Includes 40 acres restored mineral lands

@ \$1.00 per acre.

e Includes 40 acres restored mineral land @ \$7.00 per acre.

f Includes 40 acres @ \$1.25, cash only.

g Includes 1,107.10 acres restored mineral lands

@ \$5.00 to \$20.00 per acre.

h Includes 778.63 acres @ \$1.25 per acre, cash only.

i Includes 120 acres @ \$1.25 per acre, cash only.

TABLE No. 13.—Continued.

Counties.	Swamp land @ \$1.25.	Swamp land @ \$2.00.	Primary school land.	Agricultural college land.	University land.	Salt spring land.	Asylum lands.	Total acres.
	Acres.	Acres.	Acres.	Acres.	Acres.	Acres.	Acres.	
Ontonagon .....	-----	-----	11,594.214	-----	-----	-----	-----	11,594.
Oscoda .....	-----	-----	543.67	-----	-----	-----	-----	543.
Oscoda .....	556.37	-----	4,320.	13,370.22	-----	-----	-----	18,247.
Otsego .....	4,844.55	-----	2,455.16	1,163.14	-----	-----	-----	8,462.
Ottawa .....	-----	-----	508.17	-----	-----	-----	-----	508.
Presque Isle .....	11,637.69	1,800.61	6,670.34	400.	-----	-----	-----	20,558.
Rosecommon .....	8,220.37	-----	2,328.73	-----	-----	-----	-----	10,629.
Saginaw .....	-----	-----	480.	-----	-----	-----	-----	480.
Sanilac .....	-----	-----	516.29	-----	-----	-----	-----	516.
Schoolcraft .....	-----	-----	12,544.61	-----	-----	-----	-----	12,544.
Tuscola .....	-----	-----	400.	-----	-----	-----	-----	400.
Van Buren .....	-----	-----	83.26	-----	-----	-----	-----	83.
Wexford .....	-----	-----	1,076.96	12,167.82	-----	-----	-----	14,244.
Totals .....	106,253.74	7,682.45	220,922.788	100,909.586	80	490	1,562.98	437,891.1

; Includes 40 acres State building land.









FIFTH ANNUAL REPORT  
OF THE  
COMMISSIONER OF THE BANKING DEPARTMENT  
OF THE  
STATE OF MICHIGAN

---

DECEMBER 31, 1893

---



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BY AUTHORITY

---

LANSING  
ROBERT SMITH & CO., STATE PRINTERS AND BINDERS  
1894





COMMISSIONER,

**THEODORE C. SHERWOOD,**       -       -       -       **WAYNE COUNTY.**

DEPUTY COMMISSIONER AND EXAMINER,

**EUGENE A. SUNDERLIN,**       -       -       -       -       **KENT COUNTY.**

CHIEF CLERK AND EXAMINER,

**LESTER M. SHERWOOD,**       -       -       -       **TUSCOLA COUNTY.**

**OFFICIAL ADDRESS,**       -       -       -       **LANSING, MICHIGAN.**



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## REPORT OF COMMISSIONER.

STATE OF MICHIGAN,  
OFFICE OF THE COMMISSIONER OF THE  
STATE BANKING DEPARTMENT,  
Lansing, December 30, 1893.

HON. JOHN T. RICH,

*Governor of Michigan.*

SIR—In compliance with the provisions of section 43 of the State banking law, I have the honor to submit for your consideration my fifth annual report of the State Banking Department of Michigan.

Although the year covered by this report, which ended December 31, has been one of unusual distress and disaster to banking corporations throughout the United States, I am pleased to report that Michigan's State and National Banks, with four exceptions, have withstood the financial storm which carried down so many banking institutions in other states, and today stand as monuments to the intelligence of our citizens, the honesty and integrity of bank officers, the financial ability of directors and the excellency of our State and national banking laws.

Never in the history of banking has there been a financial panic that was confined so exclusively to banks, as the panic of 1893.

In other panics, commercial circles suffered as severely as banking corporations, and where banks were affected, the *quality* of the currency was a prime factor.

In the panic through which we have just passed, no one questioned the quality of our money, though they may have doubted its sufficiency. The chief anxiety of the public seemed to have been centered on the solvency of the bank where the money was deposited.

Confidence is the foundation stone upon which is built a successful banking business, and I have no hesitancy in saying that the adequacy of our State banking law has been a prominent element in establishing confidence in our State banking institutions.

When we consider that our State banking law has been in force but a little over four years, it is a matter of gratulation that Michigan, with her 162 State banks, was able to pass through the ordeal with a loss of but two banks, viz.: The Central Michigan Savings Bank, of Lansing, and the Bank of Crystal Falls, L. S.

Too much praise cannot be given the press of the State, which, by paragraph and editorial, so noble assisted every effort to allay the excitement

in financial circles, and make stronger the confidence of the public in our State and National banking corporations.

Not only should the newspapers be commended for what they published but for their refusal to give extended publicity to sensational bank news from cities in other states, notwithstanding the publication of such news at the time might have increased the sale of the paper.

Seldom has the power of the Detroit press been better exemplified and never has it been more highly appreciated.

#### NEW BANKS.

Despite the unfavorable conditions, there have been incorporated during the year, eighteen new State banks, with a capital of \$956,000.

The following table gives the name, location, date of authorization and amount of capital of each:

No.	Name of banks.	Location.	Date of authorization.	Amount of capital.
150	Ithaca Savings Bank.....	Ithaca.....	January 16, 1893.....	\$35,000
151	Lilley State Bank.....	Tecumseh.....	January 26, 1893.....	40,000
152	First State Savings Bank.....	Ewart.....	February 17, 1893.....	15,000
153	Gaylord State Savings Bank.....	Gaylord.....	March 4, 1893.....	15,000
154	Kalamazoo County Bank.....	Schoolcraft.....	March 22, 1893.....	20,000
155	State Savings Bank of Grand Ledge.....	Grand Ledge.....	April 15, 1893.....	25,000
156	Tecumseh State Savings Bank.....	Tecumseh.....	April 21, 1893.....	26,000
157	Dexter Savings Bank.....	Dexter.....	April 22, 1893.....	20,000
158	Ullrich Savings Bank.....	Mt. Clemens.....	May 12, 1893.....	100,000
159	People's Savings Bank of Belding.....	Belding.....	May 12, 1893.....	35,000
160	People's Savings Bank of Ironwood.....	Ironwood.....	May 18, 1893.....	50,000
161	McLellan & Anderson, Savings Bank.....	Detroit.....	May 18, 1893.....	150,000
162	Adrian State Savings Bank.....	Adrian.....	May 29, 1893.....	100,000
163	Blissfield State Bank.....	Blissfield.....	May 31, 1893.....	15,000
164	Commercial State Bank.....	St. Joseph.....	June 13, 1893.....	25,000
165	Union Trust & Savings Bank of Flint.....	Flint.....	July 11, 1893.....	200,000
166	First Commercial and Savings Bank.....	Wyandotte.....	September 25, 1893.....	50,000
167	Commercial & Savings Bank.....	Albion.....	September 30, 1893.....	35,000

#### CLOSED BANKS.

Two State and two National banks have gone into receiver's hands during the year. One State bank, the Ingham County Savings of Lansing and one National bank, The First National of Sturgis, were closed for a short time during the panic, but were reopened with increased capital and now seem to have the confidence of the public.

Nine private banks have closed during the year. These banks were not under any supervision whatever, and should not be classed among the banks of the State. They are mentioned in this report, merely to call

your attention to the necessity for State or national supervision of all institutions receiving public deposits.

The following is a list of banks closed during the year ending December 31, with approximate amount of assets and liabilities.

## CLOSED STATE AND NATIONAL BANKS.

Name of banks.	Location.	Date of closing.	Assets.	Liabilities.
Central Michigan Savings Bank .....	Lansing .....	April 18 ..	\$825,437 76	\$688,540 56
Bank of Crystal Falls .....	Crystal Falls ..	June 12 ..	58,762 00	23,271 00
City National Bank .....	Greenville .....	June 23 ..	\$30,000 00	272,000 00
Northern National Bank .....	Big Rapids .....	July 8 .....	354,677 00	358,618 00

## CLOSED PRIVATE BANKS.

Name of banks.	Location.	Date of closing.	Assets.	Liabilities.
I. M. Strong & Son .....	Bancroft .....	April 27 ..	\$800	\$10,000
Farmers' Bank .....	Brooklyn .....	May 25 .....	24,000	28,900
Bank of Rockford .....	Rockford .....	May 15 .....	28,500	29,000
C. W. Chapin & Co. ....	Stanton .....	July 10 .....	27,295	83,547
Mather's Bank .....	Lake View .....	July 18 .....	12,000	24,000
Exchange Bank .....	Climax .....	.....	16,890	14,890
Gaylord Exchange Bank ..	Gaylord .....	.....	.....	10,700
Bank of Charlevoix .....	Charlevoix .....	.....	4,500	11,500
Olmstead & Storms .....	Galesburg .....	.....	.....	.....

## CENTRAL MICHIGAN SAVINGS BANK.

The Central Michigan Savings Bank closed its doors April 18, 1893, and Hon. George W. Stone was appointed receiver and entered upon his duties May 8.

Two dividends amounting to 24 per cent have been paid creditors, and unless there is an unexpected shrinkage of values, the assets will be sufficient to pay all depositors.

The immediate cause of the closing of the bank was the failure of the Lansing Lumber Company, and the Lansing Iron and Engine Works. The president of these two companies was also president of the bank, which held a large amount of their paper. This paper was rediscounted largely with national and private banks, which are outside the jurisdiction of this department.

As no entry of this rediscounted paper was made on the books of the bank, it was impossible that any examination would reveal the excessive loans made to these companies, unless it were by accident.

Rather than cause undue excitement among depositors by making a personal examination of the bank, a day or two before it closed, in order that I might be fully informed as to its condition, I asked for and received

from the cashier a sworn statement of the condition of the bank as shown by its books at the close of business April 14.

Had the condition of the bank been as reported, I have no doubt but that it would have reopened, but upon an examination made after the bank closed, and from private sources, I found that instead of there being \$33,857.39 rediscounted paper as reported, there was over \$150,000.00 of such paper outstanding.

In lieu of \$40,009.48 overdrafts as reported, the books of the bank showed the overdrafts to be \$80,009.48.

A discrepancy was also found in the cash items.

I immediately called a meeting of the board of directors, and reported to them that they were not only holden to depositors in the sum of \$666,484.31, as reported, but were also liable as endorsers on over \$150,000.00 of rediscounted paper.

The cashier being present was placed under oath and admitted that the rediscounted paper was more than \$100,000.00 in excess of the amount he had reported, and that his former reports were untrue.

On this admission, the directors realized the folly of further effort being made to reopen the bank, and united with me in a petition to the court for the appointment of a receiver to wind up the affairs of the bank.

Aside from the annual examination, the only means this department has of knowing the condition of the several banks under its supervision is from the report called for by the Commissioner.

When these reports are correct, the Commissioner is enabled to form an opinion as to the standing of the bank; but when they are untrue they are misleading, worse than useless, in fact, vicious.

We cannot conceive of any violation of the banking law that is fraught with so much danger as the false, inaccurate bank report, made with intent to deceive. It not only nullifies bank supervision, but it deceives the depositors and misleads the public.

Believing that the public good would be best served by insisting that these reports exhibit a true and correct statement of the condition of the bank, led me, on the 25th day of October, to cause the arrest of the cashier of the closed Central Michigan Savings Bank on a criminal warrant charging him with making a false report.

Upon a partial examination, and upon a waiver by him of a further examination, he was held for trial at the ensuing term of the circuit court for the county of Ingham.

#### BANK OF CRYSTAL FALLS.

The Bank of Crystal Falls closed its doors June 12, 1893, and H. S. Brooks was appointed receiver.

The immediate cause of the failure was the closing of the Plankinton Bank, of Milwaukee, which was the principal correspondent of the Crystal Falls Bank.

One dividend of twenty per cent has been paid depositors, and another dividend of a like amount will be paid within a few weeks.

By the closing of the mines in the upper peninsula real estate that was once valuable is now almost unsalable. Notwithstanding this the receiver thinks he will be able to pay the depositors in full.



## VOLUNTARY LIQUIDATION.

Two banks, one State and one National, have gone into voluntary liquidation during the year.

The First State Bank of Hillsdale, by a vote of its stockholders, went into voluntary liquidation May 10, 1893, and turned over to the Hillsdale Savings Bank sufficient assets to pay depositors and all other obligations of the closed bank.

The Farmers' National Bank of Constantine went into voluntary liquidation August 28.

## EXAMINATION.

During the year I have caused an examination to be made of each State bank and trust company in the State, and notwithstanding the excitement in financial circles throughout the country, they were, with a few exceptions, found to be in excellent condition. Many, on account of the unusual demands of depositors, were found with less than their legal reserve, but in no case were additional obligations assumed by the bank until that reserve was made good.

## BANK DIRECTORS.

In a former report I had occasion to criticise the policy of electing directors who gave little or no attention to the banking business they were elected to direct.

Since the 1st of May, however, I have had no reason to complain of lack of attention on the part of directors of the several banks.

This is especially true of the directors of the banks of Detroit and Lansing.

Detroit being the chief reserve city of the State, nearly all interior banks keep a large portion of their reserve there.

At the commencement of the panic the interior banks, in order to protect and strengthen themselves, withdrew their reserve, amounting to several millions of dollars, at a time when it was most needed to pay depositors who had become frightened by the reports of numerous failures in other States.

It was fortunate for the credit of Detroit that the largest and best managed banks were attacked first, as they were best able to cope with a condition never before experienced by the oldest financier.

In this emergency, the directors came to the front and demonstrated that the boards of directors of the several banks of Detroit were not "honorary" members, but active, honest, fearless men, strong in the knowledge of their ability to pay all obligations of the bank if given time, and standing shoulder to shoulder they passed through the ordeal with reputation unsullied and honor intact.

When we realize that the banks of the State draw their inspiration largely from Detroit bankers, we will then appreciate the heroic efforts made to protect the integrity of the banks of the metropolis of the State.

What was true of Detroit directors was unqualifiedly true of those of Lansing.

The failure of two of the largest manufacturing establishments in the

city, with liabilities amounting to nearly one million dollars, and with two banks closed on account thereof, it was a condition to appall the strongest heart.

In the face of all this, the officers and directors of the three remaining banks came to the rescue, and in a battle for existence unknown in the history of finance, achieved a triumphant victory.

To the local press and business men of the city, all honor is due for their loyalty to home industry, and for their material assistance, which made possible the reopening of one of the closed banks.

Bank officers and directors in other cities and villages are, and should be commended for the honorable part they took in maintaining the credit in the interest of depositors.

Although the discipline in the school of experience is severe, there is no doubt but that the knowledge obtained during the panic will be of great benefit to many bankers in Michigan, who required something more than the advice of this department to convince them that conservatism is one element in banking that must not be lost sight of if a successful business is expected.

A careful survey of the situation has convinced me that if the several boards of directors throughout the State had given their respective banks the same attention two years ago that they have the past six months, there would not be a "disabled" bank in the State today.

#### BANKING LAW.

At the commencement of the panic, many persons were uncertain as to the ability of the State banks to withstand the financial excitement, as the law, so recently adopted, under which they were incorporated, being a dual law, provided for the transaction of both a commercial and savings business. The officers of the banking departments of California, Minnesota and Massachusetts evidently had their doubts as to the advisability of uniting the two, for they recommended in their annual reports that savings banks should not be permitted to transact a commercial business, for the reason that the savings bank is likely to be injured by any misfortune which may overtake the commercial bank.

At the time the banking law became operative, I doubted the propriety of allowing banks to incorporate with savings and commercial departments, especially in our large cities, and all through the panic I closely watched the effect that the unprecedented financial stringency would have upon these banks. I am now satisfied that if properly managed, and under careful, judicious supervision, they can be as successfully conducted as though they were separate institutions. In fact in many instances they were stronger because of the union.

If there was any exhibition of weakness, it was from other causes, rather than the effect of the dual law.

The reports of the banking commissioners of the states above mentioned, were made before the panic, and I am inclined to believe that the real reason that the two classes of business did not operate successfully together in these states, was because of the insufficiency of their banking laws, rather than the reason given.

Michigan's banking law has all the good features of the national bank act, with several valuable amendments adapted to the varied business interests of the State, and our citizens can congratulate themselves that it

had been in operation long enough to command the respect of the public, before we were compelled to contend with the unprecedented monetary stringency of 1893.

## EFFECT OF THE PANIC.

That the State banks suffered severely from the effects of the panic, is shown from the table on page 13.

From this table it will be seen that the decrease in deposits in the State banks between May 4 and July 12 was \$5,342,712.77.

Between July 12 and October 3, \$5,434,457.57, while between October 3 and December 19, it was only \$1,238,304.13.

The total shrinkage in deposits in State banks between May 4 and December 19, including amount due to banks and bankers, was \$12,471,796.27, or 18.34 per cent.

With national banks the per cent of decrease in deposits is slightly in excess of that of the State banks, as will be seen by consulting the table on page 14.

The shrinkage in deposits in national banks as shown by this table, between May 4 and July 12 was \$5,115,838.45. Between July 12 and October 3, \$4,053,775.27, while between October 3 and December 19, there was an increase in deposits of \$278,400.97.

The total decrease in deposits in National banks between May 4 and December 19, including United States deposits and amount due to banks and bankers, was \$9,990,144.87, or 20.68 per cent.

During the panic many individuals unjustly criticised the banks, claiming that the demands upon them were not as great as represented, and that the officers were selfishly hoarding money, that they might obtain a higher rate of interest.

That such was not the case is clearly shown by the decrease in deposits between December 9, 1892, and December 19, 1893, as will be seen by reference to the table on page 16.

With State banks the decrease, including amount due to banks and bankers, was \$11,511,006.93, or 17.31 per cent.

With national banks the decrease, including United States deposits and amount due to banks and bankers, was \$14,396,386.29, or 27.31 per cent.

That the State and National banks of Michigan could successfully withstand the withdrawal of over twenty-five millions of dollars, nearly all of which was withdrawn the last eight months of the year, merits commendation rather than unjust criticism.

## NINETY DAY RULE.

When the financial excitement was most intense in Detroit, at a meeting at which each bank in the city was represented, I strongly urged that savings banks avail themselves of the ninety day rule, believing that its enforcement would allay the excitement and allow the better judgment of the depositor to assert itself.

The result proved the wisdom of the advice, for, when it was known that the banks were united in the enforcement of the rule, the excitement immediately subsided.

Very few depositors gave the required notice, and but a very small portion of these withdrew their money at the expiration of the time.

After the first few days the rule was not rigidly enforced, depositors receiving partial payments of their deposits as their necessities required and was wholly ignored by a majority of the banks before the ninety day expired.

I cannot too highly commend the ninety day requirement as embodied in the rules and regulations of savings banks. It not only benefits the bank, but is of much greater benefit to the depositor.

The majority of the depositors in our savings banks are laborers, who have not the time or opportunity to make profitable investments. These deposit their money for the interest paid them by the various banks.

In times of financial excitement the intelligent depositor, who knows that the bank could not pay him interest on his deposit, unless he invested the same, is at the mercy of the ignorant depositor who never gives the subject a thought.

By the enforcement of the ninety day rule the intelligent depositor, and those absent from home, are on an equal footing with those living within a few minutes walk of the bank, and especially those whose only thought is to secure possession of their money, no matter who suffers by the withdrawal.

There were a few individuals who were inconvenienced by the enforcement of the ninety day rule, and they were the speculators who thrive best on the misfortunes of others. This class had deposited their surplus money in the savings department because they received a higher rate of interest than they would in the commercial department, where the deposit properly belonged.

When, on account of the close money market, these individuals could make good investments, with interest at fifteen or twenty per cent, they naturally denounced the ninety day rule, which prevented their drawing the money until the expiration of the required time.

The reason a bank can pay three or four per cent interest to savings depositors is largely because of the permanency of the deposit.

That thousands of persons were benefited by the enforcement of the ninety day rule, I have no doubt, and I am equally positive that but few persons in Michigan, whose deposits were legitimate savings deposits, suffered any inconvenience from its enforcement.

#### CLEARING HOUSE LOAN CERTIFICATES.

In several of the larger cities of the State are established Clearing House Associations, the primary object of which is for the purpose of effecting at one place the daily exchanges between the several associated banks.

The responsibility of the association is limited to the faithful distribution by the manager, among the creditor members, the sums actually received by him.

May 27, 1893, the Detroit Clearing House Association adopted the plan which succeeded so admirably in New York in 1890 and 1891, and by an amendment to their constitution provided for a "loan committee" authorized to receive from banks, members of the association, bills receivable and other securities to be approved by the committee, and issuing therefor "loan certificates" not in excess of 75 per cent of the securities or bills receivable so deposited; said certificates to draw interest at the rate

of 7 per cent per annum, and to be received and paid *only* in settlement of balances at the clearing house.

Upon delivery of such certificates a proper obligation was taken from the depositing member, made by the member or other persons, corporations or firms, satisfactory to the "loan committee," together with the securities pledged therefor, for the benefit of the holders of the certificate issued to the depositing member.

In case of loss resulting from default in payment by a member or a maker of the obligation, and failure to realize a sufficient amount from these securities held as collateral to the obligation, such loss to be borne by all the members of the association.

"The loan certificates" issued by the Detroit Clearing House Association, were for \$5,000 each. The first one was issued June 17, 1893, and was in the following form:

Loan Committee of the Detroit Clearing House Association.  
No. .... \$5,000.  
Detroit, Mich., .....

This certifies that ..... has deposited with this committee, securities in accordance with the proceedings of a meeting of the association held May 27, 1893, upon which this certificate is issued.

This certificate will be received in payment of balances at the Clearing House Association.

On surrender of this certificate by the depositing bank above named, the committee will endorse the amount as a payment on the obligation of said bank held by them, and surrender a proportionate part of the collateral securities held therefor.

.....  
Committee.

The total amount of certificates issued was \$500,000.

The largest amount outstanding at any one time was \$360,000, on September 11, 1893, and the last certificate was surrendered and canceled November 10, 1893.

I have called your attention more particularly to this matter as the issuing of "Loan Certificates" was a new departure for Michigan, and was criticised by some persons as a revival of "Wild Cat" money and in violation of section 32 of the State banking laws.

This is not true. The law was not violated, for these certificates were not designed for, neither did they circulate as money. They were but promises to pay, and their only function that of discharging the obligation at the clearing house.

The first banks to feel the effect of a general monetary stringency, were those located in the large reserve cities. In times of financial prosperity the surplus funds of interior banks naturally find their way to these cities, for the reason that the banking law provides that a portion of the money reserve may be kept with banks in such cities. The payment of interest on daily balances by the bank receiving such deposit, is another strong inducement for country banks to accumulate a surplus in money centers.

During the months of June, July, August and September last, several millions of dollars were withdrawn from Detroit by interior banks, who to protect themselves against unusual demands by local depositors were compelled to call in all their available surplus funds.

In such an emergency as this, I urged the issuance of clearing house

certificates, and by their use in settling balances at the clearing house, large amount of coin and currency was released for the current, legitimate demands of business.

There is no doubt that the timely issuance of these certificates had much to do in restoring public confidence, as depositors were apprised of the fact, that, by the united action of the Clearing House Association, the support of all the banks in the Association was pledged for the protection of each.

That you may have an idea of the amount of business transacted through the Detroit Clearing House Association, and the effect the panic had on such business, I present herewith a comparative monthly statement for the years 1892 and 1893:

Month.	1892.	1893.	Increase.	Decrease.
January.....	\$28,218,643	\$34,685,462	\$6,466,819	
February.....	25,022,787	29,764,074	4,741,287	
March.....	27,224,566	31,358,905	4,134,339	
April.....	27,547,946	30,042,624	2,494,678	
May.....	28,449,155	31,289,062	2,839,907	
June.....	29,214,849	26,277,854		\$2,936,995
July.....	29,777,491	24,594,448		5,183,043
August.....	34,362,828	22,501,101		11,861,727
September.....	31,053,074	19,737,552		11,315,522
October.....	34,673,510	22,795,581		11,877,929
November.....	34,522,056	24,461,084		10,060,972
December.....	34,108,724	24,165,751		9,942,973

#### BUILDING AND LOAN ASSOCIATIONS, BOND AND INVESTMENT COMPANIES, ETC

I have several times called the attention of the Governor and members of the legislature to the necessity of state supervision for building and loan associations, guarantee and investment companies, and other like associations.

At the last session of the legislature, officers and members of building and loan associations united with me in asking that the law be so amended as to provide for State supervision. On account of the difference of opinion as expressed by officers of local and national associations the amendment failed to become a law.

With local building and loan associations the necessity for supervision is not so important as it is with national associations and investment companies.

The business of local building associations is confined to cities and villages where located. The members are each acquainted with the other, and are conversant with the character of the business transacted and the investments made.

With national associations and investment companies it is different. They seek to do business in every city and village in the United States, and in many instances the farther from home the better the success.

For such associations especially those incorporated in other states and doing business in this, the necessity for supervision cannot be denied. In fact the State is derelict in its duty to its citizens if it fails to protect them from the wiles of the "sharper" and the tricks of the "confidence" man.

The officers of the Guarantee Investment Company of Chicago, which was not a building and loan association, were convicted in the United States Circuit Court in that city, November 22 last, and Judge Grosscup in his charge to the jury, after reviewing the evidence and showing how the element of chance was mixed up in the scheme of the company said, "The wheel of the lottery and the hat of the raffle are to the fortune hunter incomparably fairer contrivances for the determination of his chances. He is not dependent in them, upon the honesty or accuracy of a secretary with whom it is as easy to put one application through the register as another, the whole scheme disclosed by the proof is a cunning trick to attract the cupidity and ignorance of men."

Coming from the bench of the United States Court, such sentences should impress us with the necessity for careful legislation in the interests of those who most need such protection.

Two branches of this concern in Michigan are "black listed" by the decision above referred to, and if business is continued will be prosecuted by the postoffice authorities as soon as the necessary evidence is secured. Any association that offers large interest for deposits, or large returns for a time investment, are liable to disappoint the investor; for no honestly managed investment association can pay 20 or 30 per cent dividends to shareholders, especially when money is worth only 4 or 5 per cent in the open market.

#### RECEIPTS AND EXPENSES.

The amount received during the year from the several banks as fees for supervision and examination was \$7,922.55, and was deposited with the State Treasurer, as required by section 40 of the banking law.

The expenses of the department for the year were \$9,762.20, and made up of the following items, viz.:

Salary of T. C. Sherwood, commissioner .....	\$2,500 00
Salary of E. A. Sunderlin, deputy commissioner .....	2,000 00
Salary of L. M. Sherwood, chief clerk and examiner .....	1,500 00
Salary of extra clerk .....	400 00
Expenses incurred in examination of Banks .....	2,631 47
Miscellaneous expenses, viz.: printing, postage, etc. ....	730 73
<b>Total .....</b>	<b>\$9,762 20</b>

For list of banks examined and the amount paid by each see succeeding pages.

#### CONCLUSION.

In closing this report, I especially call your attention to the tables on succeeding pages, which give a detailed report of the condition of the State and national banks of Michigan as reported to the Banking Department.

Although National banks are not required by law to report to this

department, the commissioner has asked, and received from nearly all the National banks in the State, especially those in reserve cities, a report of their condition as shown by their books on the same days reports are called for from State banks.

As many State banks throughout the State keep their reserve in National as well as State banks in reserve cities, these reports are of necessary importance to the commissioner, as they enable him to determine the value of such reserve, and also enable him to present to the public at large a complete report of the business of the incorporated banks of the State.

Many changes in the methods of conducting the affairs of this department were contemplated by the commissioner at the beginning of the year but the financial disturbance put a stop to all improvements, and our whole attention was devoted to the preservation of the banks in their interests of, and for the protection of the depositors.

On account of the unprecedented financial stringency through which we as a State have passed, and its results, with which we are still contending, the work of this department has of necessity been perplexing and difficult to perform, as there are banks to encourage, advise and assist work that in ordinary times would not be expected from the Banking Department.

The prompt compliance of bank officers with the requests and demands of this department, has made the labor less arduous and merits our hearty appreciation.

The commissioner also desires to publicly acknowledge the faithful and efficient service of those associated with him in official duties.

T. C. SHERWOOD,  
*Commissioner of the Banking Department.*



*Abstract of reports made by the State banks to the Commissioner of the Banking Department, the reports being called for on past days unknown to the bank officer, viz.: May 4, July 12, Oct. 3 and Dec. 19, 1893:*

Resources.	May 4, 149 banks 3 trust companies.	July 12, 155 banks, 3 trust companies.	Oct. 3, 156 banks, 3 trust companies.	Dec. 19, 159 banks, 3 trust companies.
Loans and discounts .....	\$41,058,257 97	\$37,569,080 85	\$33,638,573 05	\$32,402,874 53
Stocks, bonds and mortgages .....	27,176,048 86	26,300,501 25	24,797,166 82	24,804,387 45
Overdrafts .....	231,835 44	153,681 20	163,682 96	206,587 17
Due from banks in reserve cities .....	8,297,217 01	7,110,448 14	6,825,807 78	7,538,024 09
Due from other banks and bankers .....	522,580 94	508,337 40	506,207 85	450,100 31
Banking house, furniture and fixtures .....	1,419,887 68	1,433,598 62	1,494,946 12	1,517,146 91
Other real estate .....	483,077 24	580,213 13	564,234 07	647,824 26
Current expenses and taxes paid .....	288,072 08	89,714 03	266,551 64	395,207 14
Interest paid .....	229,576 71	88,848 46	218,168 21	352,701 84
Exchanges for clearing house .....	409,591 05	279,143 47	804,445 24	246,416 43
Checks and cash items .....	251,485 45	267,967 03	350,110 51	302,096 21
Nickels and cents .....	21,463 34	21,498 39	22,096 84	24,102 73
Gold coin .....	1,292,646 04	1,454,969 86	1,728,851 93	1,688,747 47
Silver coin .....	306,158 55	297,141 41	269,315 20	259,119 76
U. S. and national bank notes .....	2,293,386 00	2,641,657 00	2,485,682 00	2,312,851 00
<b>Totals .....</b>	<b>\$84,376,584 34</b>	<b>\$78,798,799 74</b>	<b>\$73,631,189 72</b>	<b>\$73,156,116 80</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$11,465,730 47	\$11,920,686 16	\$12,102,955 36	\$12,311,041 96
Surplus fund .....	2,211,491 31	2,371,045 07	2,375,580 07	2,443,906 07
Undivided profits .....	2,474,697 95	1,761,878 39	2,234,447 28	2,639,574 57
Dividends unpaid .....	4,511 72	63,055 24	28,178 43	18,081 02
Individual deposits subject to check .....	15,345,967 69	14,481,342 97	14,691,018 83	14,529,942 64
Certificates of deposit .....	10,773,849 04	9,566,591 18	6,486,928 90	6,686,895 92
Savings deposits .....	33,762,180 61	36,020,268 39	33,502,444 44	32,216,067 08
Certified checks .....	39,919 69	42,478 92	25,359 44	42,076 74
Cashier's checks outstanding .....	71,110 90	71,125 18	31,479 77	29,081 73
Due to banks and bankers .....	1,893,682 29	1,394,408 79	1,188,702 84	1,457,880 49
Notes and bills rediscounted .....	452,862 67	675,174 45	670,991 82	654,100 96
Bills payable .....	241,000 00	479,300 00	302,863 04	148,087 53
<b>Totals .....</b>	<b>\$84,376,584 34</b>	<b>\$78,798,799 74</b>	<b>\$73,631,189 72</b>	<b>\$73,156,116 80</b>

*Abstract of reports made by the National banks of Michigan to the Commission of the Banking Department May 4, July 12, Oct. 3, and Dec. 19, 1893. For reports of individual National banks see succeeding pages.*

Resources.	May 4, 108 banks.	July 12, 101 banks.	Oct. 3, 100 banks.	Dec. 19 99 banks.
Loans and discounts .....	\$53,622,693 61	\$47,810,997 76	\$41,767,617 03	\$40,783,29
Overdrafts, secured and unsecured .....	262,242 94	202,208 72	200,510 09	187,47
U. S. bonds to secure circulation .....	5,173,000 00	5,123,000 00	5,143,000 00	5,140,56
U. S. bonds to secure deposits .....	400,000 00	400,000 03	400,000 00	400,00
U. S. bonds on hand .....	8,450 00	8,450 00	8,450 00	6,45
Stocks, securities, etc. ....	791,044 09	869,194 09	1,148,216 71	1,398,54
Due from approved reserve agents .....	4,974,474 07	5,166,563 70	4,893,615 92	6,191,18
Due from other national banks .....	1,091,387 22	970,060 10	854,053 07	939,66
Due from State banks and bankers .....	616,266 34	602,463 87	445,877 87	548,97
Banking house, furniture and fixtures .....	1,075,711 68	1,048,433 40	1,032,792 98	1,058,01
Other real estate and mortgages owned .....	599,602 67	463,725 19	499,459 18	523,83
Current expenses and taxes paid .....	264,470 09	59,002 21	214,966 35	-----
Premiums on U. S. bonds .....	504,868 25	450,684 01	450,638 49	448,74
Checks and other cash items .....	268,326 75	295,215 78	232,757 18	208,27
Exchanges for clearing house .....	416,793 40	298,914 98	489,908 87	414,64
Bills of other banks .....	656,956 00	663,773 00	562,068 00	595,33
Fractional paper currency, nickles and cents .....	26,947 37	26,893 16	32,063 29	37,161
Specie .....	3,121,102 26	2,978,587 18	3,212,243 62	3,185,221
Legal tender notes .....	1,599,900 00	1,619,555 00	1,595,619 00	1,534,782
Redemption fund with U. S. treasurer (5% of circulation) .....	230,195 00	229,583 00	220,589 20	229,494
Due from U. S. treasurer, other than 5% redemption fund .....	23,005 35	46,849 05	19,532 58	39,714
<b>Totals .....</b>	<b>\$75,722,442 09</b>	<b>\$68,834,110 20</b>	<b>\$63,241,144 98</b>	<b>\$63,891,477</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$14,834,000 00	\$14,634,000 00	\$14,634,000 00	\$14,584,000
Surplus fund .....	3,860,007 39	3,886,493 11	3,879,273 96	3,769,273
Undivided profits .....	2,147,199 46	1,552,602 11	1,868,200 08	1,879,151
National bank notes outstanding .....	4,620,990 00	4,581,900 00	4,600,175 00	4,557,055
Dividends unpaid .....	7,115 12	89,564 02	36,365 86	17,180
Individual deposits .....	40,890,393 95	35,492,106 60	31,491,529 49	31,789,116
United States deposits .....	276,738 33	277,119 31	263,646 70	274,547
Deposits of U. S. disbursing officers .....	89,829 60	104,423 39	135,770 04	127,212
Due to other national banks .....	2,721,480 80	1,967,089 46	1,344,925 08	2,176,454
Due to State banks and bankers .....	4,512,280 53	3,809,370 22	3,178,915 63	3,923,582
Notes and bills rediscounted .....	1,048,088 36	1,200,789 22	697,480 12	426,228
Bills payable .....	594,000 00	1,338,584 06	1,083,295 69	367,442
Liabilities other than those above stated .....	320,818 55	50,063 70	80,567 38	238
<b>Totals .....</b>	<b>\$75,722,442 09</b>	<b>\$68,834,110 20</b>	<b>\$63,244,144 98</b>	<b>\$63,891,477 1</b>

# THE BANKING DEPARTMENT.

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*Abstract showing the total volume of business transacted by the State and National banks of Michigan, as shown by reports made Dec. 19, 1893, to the Commissioner of the Banking Department.*

Resources.	Dec. 19, 1893. 159 State banks, 3 trust companies.	Dec. 19, 1893. 99 National banks.	Total.
Loans and discounts.....	\$32,402,874 53	\$40,783,209 18	\$73,186,083 66
Stocks, bonds and mortgages.....	24,804,367 45	6,945,189 58	31,749,557 03
Overdrafts.....	208,537 17	187,479 07	396,016 24
Due from banks in reserve cities.....	7,536,024 09	6,191,185 16	13,727,209 25
Due from other banks and bankers.....	450,100 81	1,508,838 10	1,958,938 41
Banking house, furniture and fixtures.....	1,517,146 91	1,058,013 55	2,575,160 46
Other real estate.....	647,824 26	523,837 66	1,171,661 92
Current expenses and taxes paid.....	395,207 14	.....	395,207 14
Interest paid.....	352,701 34	.....	352,701 34
Due from United States treasury.....	.....	269,208 62	269,208 62
Premiums on U. S. bonds.....	.....	448,743 01	448,743 01
Cash, checks and exchanges.....	4,848,338 60	5,075,468 29	10,818,801 89
<b>Totals.....</b>	<b>\$73,156,116 80</b>	<b>\$63,891,477 17</b>	<b>\$137,047,593 97</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$12,311,041 98	\$14,584,000 00	\$26,895,041 98
Surplus and undivided profits.....	5,068,480 64	5,643,425 47	10,711,906 11
Dividends unpaid.....	18,081 02	17,180 18	35,261 20
Deposits.....	<div> Commercial.....\$31,287,947 08 Savings.....32,216,067 08 </div>	<div> 53,504,014 16 32,190,376 45 </div>	<div> 85,694,390 61 85,694,390 61 </div>
Due to banks and bankers.....	1,437,360 49	6,100,086 88	7,537,397 32
National bank notes outstanding.....	.....	4,557,055 00	4,557,055 00
Notes and bills rediscounted.....	654,100 98	426,228 15	1,080,329 13
Liabilities other than those above stated.....	.....	233 06	233 06
Bills payable.....	148,087 53	367,442 03	515,479 56
<b>Totals.....</b>	<b>\$73,156,116 80</b>	<b>\$63,891,477 17</b>	<b>\$137,047,593 97</b>

*Comparative abstract, giving the increase in the volume of business as shown by the December reports of Michigan State banks for the years 1889, 1890, 1891, 1892 and 1893, as made to the Commissioner of the Banking Department.*

Resources.	Dec. 11, 1889, 90 banks, 2 trust companies.	Dec. 19, 1890, 106 banks, 2 trust companies.	Dec. 2, 1891, 121 banks, 3 trust companies.	Dec. 9, 1892, 138 banks, 3 trust companies.	Dec. 19, 1893 189 banks, 3 trust companies
Loans and discounts.....	\$22,624,667 12	\$27,628,145 16	\$30,548,959 76	\$38,883,892 66	\$52,402,874
Stocks, bonds and mortgages.....	15,645,031 54	18,846,637 08	21,306,913 14	26,848,188 47	24,804,367
Overdrafts.....	165,315 19	183,645 80	196,618 49	222,549 92	206,537
Due from banks in reserve cities.....	5,182,241 12	5,712,028 27	7,481,885 81	9,435,452 69	7,536,024
Due from other banks and bankers..	288,942 90	371,808 62	468,162 59	526,516 22	450,100
Banking house, furniture and fixtures	528,466 20	714,318 50	941,191 77	1,274,415 65	1,517,146
Other real estate.....	258,782 59	311,476 52	350,391 69	692,412 41	647,824
Expenses and taxes paid.....	276,624 57	266,114 72	307,386 48	364,088 85	395,207
Interest paid.....	210,872 79	217,130 08	145,482 78	271,426 84	352,701
Exchanges for clearing house.....	300,024 37	152,728 76	\$19,354 22	306,521 91	246,416
Checks and cash items.....	150,252 88	306,018 92	242,213 13	209,662 16	302,096
Nickels and cents.....	11,720 48	11,047 14	15,680 82	18,332 56	24,102
Gold coin.....	396,827 00	488,564 49	849,656 57	1,039,932 42	1,698,747
Silver coin.....	171,666 15	167,925 17	215,064 78	293,818 72	259,119
U. S. and national bank notes.....	1,242,843 00	1,575,817 00	1,807,081 00	2,266,977 00	2,312,851
<b>Totals.....</b>	<b>\$47,854,277 90</b>	<b>\$56,950,896 68</b>	<b>\$65,191,972 53</b>	<b>\$82,649,583 48</b>	<b>\$73,156,116 8</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$7,254,559 10	\$8,460,835 00	\$9,522,420 00	\$11,109,827 59	\$12,311,041 8
Surplus fund.....	1,132,329 90	1,502,849 44	1,704,248 81	2,124,487 81	2,448,906 0
Undivided profits.....	1,679,925 61	1,912,300 21	2,169,532 72	2,534,015 14	2,689,574 5
Dividends unpaid.....	2,571 63	6,234 80	2,158 87	5,739 37	18,081 0
Individual deposits.....	7,879,596 71	9,300,398 00	11,750,841 68	16,948,803 62	14,529,942 6
Certificates of deposits.....	4,452,081 74	6,054,724 25	6,746,187 18	9,632,918 47	6,686,895 9
Savings deposits.....	23,669,030 20	27,779,136 09	31,186,803 14	37,909,010 12	\$2,216,067 08
Certified checks.....	29,987 61	40,450 93	37,541 85	67,981 89	42,076 7
Cashiers' checks outstanding.....	21,097 57	5,802 67	30,594 71	36,445 82	29,031 7
Due to banks and bankers.....	309,678 07	1,325,108 37	1,599,224 96	1,869,563 31	1,487,860 45
Notes and bills rediscounted.....	386,429 76	517,866 12	391,719 61	279,390 41	654,100 95
Bills payable.....	37,000 00	44,700 00	51,200 00	131,349 98	148,037 53
<b>Totals.....</b>	<b>\$47,854,277 90</b>	<b>\$56,950,896 68</b>	<b>\$65,191,972 53</b>	<b>\$82,649,583 48</b>	<b>\$73,156,116 80</b>

# THE BANKING DEPARTMENT.

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*Comparative abstract showing the increase in the business of the National banks of the State from the December reports of the years 1889, 1890, 1891, 1892 and 1893, as made to and furnished this department by the comptroller of the currency at Washington.*

Resources.	Dec. 11, 1889, 113 National banks.	Dec. 19, 1890, 109 National banks.	Dec. 2, 1891, 106 National banks.	Dec. 9, 1892, 104 National banks.	Dec. 19, 1893, 99 National banks.
Loans and discounts.....	\$45,880,178 79	\$47,527,375 32	\$48,424,955 89	\$52,752,168 51	\$40,783,209 13
Stocks, bonds and mortgages.....	4,716,830 60	4,289,671 45	4,231,798 69	5,623,070 40	6,945,499 58
Overdrafts.....	214,415 50	219,314 54	222,506 90	292,210 95	187,479 07
Due from reserve agents.....	5,273,805 17	6,000,388 99	6,942,082 64	8,304,177 63	6,191,185 16
Due from other banks and bankers.....	1,417,240 70	1,531,500 88	2,055,712 68	2,457,563 28	1,508,883 10
Banking houses, furniture and fixtures.....	1,161,347 88	1,175,007 50	1,140,598 47	1,092,380 52	1,068,013 55
Other real estate.....	696,499 38	807,729 15	654,318 49	507,433 76	523,837 66
Current expenses and taxes paid.....	314,041 78	316,798 82	308,899 82	330,626 32	-----
Exchanges for clearing house.....	351,040 73	291,486 06	531,466 31	420,011 79	414,646 27
Checks and cash items.....	206,917 13	252,540 59	222,984 76	269,288 40	208,277 54
Cash.....	5,156,435 60	5,868,038 64	5,337,463 12	5,479,123 70	5,352,544 48
Due from U. S. Treasurer.....	175,987 44	166,587 96	155,501 41	201,723 10	269,206 62
Premiums on U. S. bonds.....	506,812 27	416,961 40	326,649 58	415,932 79	448,743 01
<b>Totals.....</b>	<b>\$66,051,503 97</b>	<b>\$68,358,341 25</b>	<b>\$70,555,261 76</b>	<b>\$78,235,686 10</b>	<b>\$63,891,477 17</b>
<b>Liabilities.</b>					
Capital stock paid in.....	\$15,674,600 00	\$15,539,800 00	\$15,244,600 00	\$15,084,000 00	\$14,584,000 00
Surplus fund.....	3,173,962 08	2,832,775 18	3,715,286 33	3,858,288 29	3,760,273 96
Undivided profits.....	2,589,689 58	2,715,207 61	2,359,221 32	2,375,539 99	1,879,151 51
Dividends unpaid.....	25,279 32	9,632 59	36,373 86	18,212 61	17,180 18
Individual deposits.....	35,217,969 66	36,792,369 46	38,500,510 19	42,409,064 28	31,789,116 14
United States deposits.....	-----	566,999 05	433,927 81	330,558 68	401,760 31
Due banks and bankers.....	5,867,859 32	6,062,260 90	7,140,988 64	9,946,634 28	6,100,086 38
National bank notes outstanding.....	2,853,300 09	2,680,200 00	2,587,020 00	3,281,300 00	4,557,055 00
Notes and bills rediscounted.....	658,908 69	689,166 46	462,187 73	466,063 07	426,228 15
Bills payable.....	-----	100 00	23,000 00	-----	367,442 08
Liabilities other than those above stated.....	-----	-----	2,274 38	516,000 00	233 06
<b>Totals.....</b>	<b>\$66,051,503 97</b>	<b>\$68,358,341 25</b>	<b>\$70,555,261 76</b>	<b>\$78,235,686 10</b>	<b>\$63,891,477 17</b>

## REPORT OF THE COMMISSIONER OF

## DETROIT.

*Abstract of published reports of the sixteen State and eight National banks and two trust companies in the city of Detroit as made to the Commissioner of the Banking Department, December 19, 1893.*

Resources.	Dec. 19, 1893. 16 State banks, 2 trust companies.	Dec. 19, 1893, 8 National banks.	Total.
Loans and discounts.....	\$12,279,659 77	\$13,322,112 32	\$25,601,772 09
Stocks, bonds and mortgages.....	15,935,724 65	1,822,233 79	17,757,958 44
Overdrafts.....	22,794 63	17,662 66	40,457 29
Due from banks in reserve cities.....	3,886,684 47	2,093,726 74	5,980,411 21
Due from other banks and bankers.....	183,503 22	979,789 65	1,162,292 87
Banking house furniture and fixtures.....	422,082 94	16,803 50	438,886 44
Other real estate.....	320,032 01	172,747 07	492,779 08
Current expenses and taxes paid.....	130,757 35	-----	130,757 35
Interest paid.....	116,979 47	-----	116,979 47
Due from U. S. Treasurer.....	-----	82,894 73	82,894 73
Premiums on U. S. bonds.....	-----	187,000 00	187,000 00
Cash, checks and exchanges.....	2,525,727 57	2,529,412 01	5,055,139 58
<b>Totals.....</b>	<b>\$35,822,946 08</b>	<b>\$21,224,382 47</b>	<b>\$57,047,328 55</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$3,980,000 00	\$4,400,000 00	\$8,380,000 00
Surplus and undivided profits.....	1,989,345 16	1,213,877 51	3,203,222 67
Dividends unpaid.....	459 02	20 00	479 02
Deposits.....			
} Commercial..... \$3,810,498 16	28,368,574 35	8,849,050 65	\$7,217,625 00
} Savings..... \$21,558,076 19			
Due to banks and bankers.....	1,221,864 67	5,273,955 81	6,495,820 48
National bank notes outstanding.....	-----	1,270,980 00	1,270,980 00
Notes and bills rediscounted.....	250,402 88	41,518 50	291,921 38
Bills payable.....	62,300 00	175,000 00	237,300 00
<b>Totals.....</b>	<b>\$35,822,946 08</b>	<b>\$21,224,382 47</b>	<b>\$57,047,328 55</b>

## GRAND RAPIDS.

*Abstract of published reports of the four State and five National banks and one trust company in the city of Grand Rapids, as made to the Commissioner of the Banking Department December 19, 1893.*

Resources.	Dec. 19, 1893, 4 State banks, 1 trust company.	Dec. 19, 1893, 5 National banks.	Total.
Loans and discounts .....	\$1,808,768 48	\$4,749,687 89	\$6,558,456 15
Stocks, bonds and mortgages .....	1,256,472 57	515,876 15	1,771,848 72
Overdrafts .....	2,419 98	11,917 48	14,837 48
Due from banks in reserve cities .....	498,645 38	847,980 89	1,346,806 25
Due from other banks and bankers .....	78,307 68	129,927 11	208,134 77
Banking house, furniture and fixtures .....	75,568 08	106,234 89	181,802 97
Other real estate .....	23,651 50	30,095 20	53,746 70
Current expenses and taxes paid .....	22,415 51	19,466 97	42,882 48
Interest paid .....	43,389 20		43,389 20
Due from U. S. Treasurer .....		36,970 00	36,970 00
Premiums on U. S. bonds .....		24,000 00	24,000 00
Cash, checks and exchanges .....	172,530 97	699,989 59	872,480 56
<b>Totals .....</b>	<b>\$3,961,059 26</b>	<b>\$7,171,565 97</b>	<b>\$11,152,625 23</b>
<b>Liabilities.</b>			
Capital stock paid in .....	\$700,000 00	\$2,200,000 00	\$2,900,000 00
Surplus and undivided profits .....	288,724 49	592,955 17	861,879 66
Dividends unpaid .....		466 00	466 00
Deposits..... { Commercial .....	\$1,791,681 75		
{ Savings .....	1,164,248 86		
	2,955,900 61	3,791,291 40	6,747,192 01
Due to banks and bankers .....	10,596 34	337,253 40	397,849 74
National bank notes outstanding .....		199,600 00	199,600 00
Notes and bills rediscounted .....	45,887 82		45,887 82
Bills payable .....			
<b>Totals .....</b>	<b>\$3,961,059 26</b>	<b>\$7,171,565 97</b>	<b>\$11,152,625 23</b>

## REPORT OF THE COMMISSIONER OF

## SAGINAW.

*Abstract of published reports of the five State and five National banks in the city of Saginaw, as made to the Commissioner of the Banking Department, December 19, 1893.*

Resources.	Dec. 19, 1893, 5 State banks.	Dec. 19, 1893, 5 National banks.	Total.
Loans and discounts .....	\$2,448,923 25	\$2,806,256 48	\$5,254,189 73
Stocks, bonds and mortgages .....	851,153 40	998,100 00	1,844,253 90
Overdrafts .....	1,653 51	3,431 06	5,084 57
Due from banks in reserve cities .....	457,807 78	445,542 50	903,350 28
Due from other banks and bankers .....	4,260 49	28,802 48	33,062 97
Banking house furniture and fixtures .....	90,063 20	47,500 00	137,563 20
Other real estate .....	9,543 72		9,543 72
Current expenses and taxes paid .....	17,928 54	17,348 77	35,277 31
Interest paid .....	13,712 21		13,712 21
Due from U. S. Treasurer .....		37,999 00	37,999 00
Premiums on U. S. bonds .....		34,218 75	34,218 75
Cash, checks and exchanges .....	158,699 35	314,536 96	473,236 31
<b>Totals .....</b>	<b>\$4,053,715 90</b>	<b>\$4,727,736 00</b>	<b>\$8,781,451 90</b>
<b>Liabilities.</b>			
Capital stock paid in .....	\$500,000 00	\$500,000 00	\$1,250,000 00
Surplus and undivided profits .....	343,250 25	546,741 83	889,992 08
Dividends unpaid .....	325 00	20,063 50	20,407 50
Deposits. .... { Commercial .....	\$1,323,575 91		
{ Savings .....	1,784,967 79		
	3,108,543 70	2,454,263 15	5,562,806 85
Due to banks and bankers .....	91,595 50	108,453 52	195,049 02
National bank notes outstanding .....		717,210 00	717,210 00
Notes and bills rediscounted .....	10,001 45	35,986 00	45,986 45
Bills payable .....			
<b>Totals .....</b>	<b>\$4,053,715 90</b>	<b>\$4,727,736 00</b>	<b>\$8,781,451 90</b>



# THE BANKING DEPARTMENT.

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## THE BAY CITIES.

*Abstract of published reports of the five State and two National banks in the Bay Cities, as made to the Commissioner of the Banking Department, December 19, 1893.*

Resources.	Dec. 19, 1893, 5 State banks.	Dec. 19, 1893, 2 National banks.	Total.
Loans and discounts .....	\$1,645,588 57	\$1,972,408 93	\$3,018,942 50
Stocks, bonds and mortgages.....	290,184 18	255,000 00	545,184 18
Overdrafts .....	3,842 24	1,145 94	4,988 18
Due from Banks in reserve cities.....	166,468 58	68,779 31	235,242 89
Due from other banks and bankers.....	15,698 85	20,450 62	36,144 47
Banking house furniture and fixtures.....	20,685 05	38,000 00	58,685 05
Other real estate .....	21,000 00	5,637 50	26,637 50
Current expenses and taxes paid.....	27,106 34		27,106 34
Interest paid .....	17,488 48		17,488 48
Due from U. S. Treasurer.....		17,460 00	17,460 00
Premiums on U. S. bonds .....		25,828 18	25,828 18
Cash, checks and exchanges.....	181,426 32	133,475 80	264,902 12
<b>Totals .....</b>	<b>\$2,839,428 51</b>	<b>\$1,939,181 23</b>	<b>\$4,278,609 74</b>
<b>Liabilities.</b>			
Capital stock paid in .....	\$400,000 00	\$450,000 00	\$850,000 00
Surplus and undivided profits.....	236,856 28	247,219 17	484,075 40
Dividends unpaid .....	5 00	405 00	410 00
Deposits..... { Commercial..... \$764,029 53 } { Savings..... 747,195 52 }	1,541,225 04	899,646 25	2,440,871 29
Due to banks and bankers .....	21,232 38	60,520 85	81,753 68
National Bank notes outstanding.....		225,000 00	225,000 00
Notes and bills rediscounted .....	140,109 41	56,889 96	196,999 37
Bills payable .....			
<b>Totals .....</b>	<b>\$2,399,428 51</b>	<b>\$1,939,181 23</b>	<b>\$4,278,609 74</b>

The following is a list of the banks examined and the amount each, as required by section 40 of the banking law:

Name of bank.	Location.
Adrian State Savings Bank .....	Adrian .....
The Commercial Savings Bank .....	Adrian .....
Lenawee County Savings Bank .....	Adrian .....
Commercial and Savings Bank .....	Albion .....
Ann Arbor Savings Bank .....	Ann Arbor .....
Farmers and Mechanics' Bank .....	Ann Arbor .....
State Savings Bank of Ann Arbor .....	Ann Arbor .....
West Michigan Savings Bank .....	Bangor .....
City Bank .....	Battle Creek .....
Bay City Bank .....	Bay City .....
Commercial Bank .....	Bay City .....
Bay County Savings Bank .....	Bay City .....
Belding Savings Bank .....	Belding .....
People's Savings Bank .....	Belding .....
Farmers and Merchants' Bank .....	Benton Harbor .....
Meecoata County Savings Bank .....	Big Rapids .....
Blissfield State Bank .....	Blissfield .....
Merchants and Miners' Bank .....	Calumet .....
The State Bank of Carson City .....	Carson City .....
Charlevoix Savings Bank .....	Charlevoix .....
Chelsea Savings Bank .....	Chelsea .....
Clare County Savings Bank .....	Clare .....
Branch County Savings Bank .....	Coldwater .....
Farmers' State Bank .....	Concord .....
First State Bank of Decatur .....	Decatur .....
American Banking and Savings Association .....	Detroit .....
Central Savings Bank .....	Detroit .....
Citizens' Savings Bank .....	Detroit .....
The City Savings Bank .....	Detroit .....
Detroit Savings Bank .....	Detroit .....
The Detroit River Savings Bank .....	Detroit .....
The Dime Savings Bank .....	Detroit .....
Fidelity Loan and Trust Company .....	Detroit .....
German American Bank .....	Detroit .....
The Home Savings Bank .....	Detroit .....
McLellan & Anderson Savings Bank .....	Detroit .....
The Mechanics' Bank .....	Detroit .....

LIST OF BANKS EXAMINED.—*Continued.*

Name of bank.	Location.	Amount.
Michigan Savings Bank .....	Detroit.....	\$143 49
The Peninsular Savings Bank.....	Detroit.....	427 15
People's Savings Bank .....	Detroit.....	910 02
State Savings Bank.....	Detroit.....	422 55
The Union Trust Company.....	Detroit.....	77 92
Wayne County Savings Bank .....	Detroit.....	564 14
Dexter Savings Bank .....	Dexter .....	10 00
City Bank.....	Dowagiac .....	28 91
Monroe County Bank .....	Dundee.....	10 00
Shiawassee County Bank.....	Durand .....	10 00
Tawas State Savings Bank .....	East Tawas .....	10 52
Michigan State Bank.....	Easton Rapids .....	18 68
Elk Rapids Savings Bank.....	Elk Rapids.....	10 00
First State Savings Bank .....	Evart.....	10 00
State Bank of Fenton .....	Fenton .....	18 27
Citizens' Commercial and Savings Bank .....	Flint.....	68 84
Genesee County Savings Bank .....	Flint.....	88 35
Union Trust and Savings Bank .....	Flint.....	10 00
First State and Savings Bank .....	Flushing .....	22 47
State Savings Bank .....	Fowler .....	10 00
Gaylord State Savings Bank .....	Gaylord .....	10 00
State Savings Bank.....	Grand Ledge.....	10 00
Grand Rapids Savings Bank .....	Grand Rapids.....	110 11
Keok County Savings Bank.....	Grand Rapids.....	118 58
The Michigan Trust Company .....	Grand Rapids.....	75 14
People's Savings Bank .....	Grand Rapids.....	44 40
State Bank of Michigan.....	Grand Rapids.....	58 47
Farmers' Bank of Grass Lake.....	Grass Lake.....	10 00
Superior Savings Bank.....	Hancock .....	53 61
Ocean County Savings Bank.....	Hart .....	14 51
Hastings City Bank .....	Hastings .....	20 37
First State Bank .....	Hilledale .....	10 00
Hilledale Savings Bank .....	Hilledale .....	89 05
First State Bank .....	Holland .....	24 49
Holland City State Bank.....	Holland .....	21 37
First State and Savings Bank.....	Holly.....	19 84
Farmers' State Bank .....	Homer .....	10 00
First State Bank.....	Homer .....	10 00

## LIST OF BANKS EXAMINED.—Continued.

Name of bank.	Location.
First State and Savings Bank .....	Howell .....
Boies State Savings Bank .....	Hudson .....
Thomson Savings Bank .....	Hudson .....
Lapeer County Bank .....	Imlay City .....
Ionia County Savings Bank .....	Ionia .....
Commercial Bank .....	Iron Mountain .....
People's Savings Bank .....	Ironwood .....
The Peninsula Bank .....	Ishpeming .....
Ithaca Savings Bank .....	Ithaca .....
Jackson City Bank .....	Jackson .....
The Union Bank .....	Jackson .....
The Grosvenor Savings Bank .....	Jonesville .....
Home Savings Bank .....	Kalamazoo .....
Kalamazoo Savings Bank .....	Kalamazoo .....
Lake Odessa Savings Bank .....	Lake Odessa .....
Ingham County Savings Bank .....	Lansing .....
Lansing State Savings Bank .....	Lansing .....
People's Savings Bank .....	Lansing .....
State Savings Bank .....	Lapeer .....
People's Bank .....	Leslie .....
Lowell State Bank .....	Lowell .....
The Commercial and Savings Bank .....	Ludington .....
Antrim County State Savings Bank .....	Mancelona .....
People's Bank .....	Manchester .....
Manistee County Savings Bank .....	Manistee .....
The Manistique Bank .....	Manistique .....
First State Savings Bank .....	Marine City .....
The Marine Savings Bank .....	Marine City .....
Marquette County Savings Bank .....	Marquette .....
Commercial Savings Bank .....	Marshall .....
Farmers' Bank .....	Mason .....
First State and Savings Bank .....	Mason .....
State Bank of Middleville .....	Middleville .....
Midland County Savings Bank .....	Midland .....
State Bank of Midland .....	Midland .....
Farmers and Merchants' Bank .....	Milan .....
Mt. Clemens Savings Bank .....	Mt. Clemens .....
Ullrich Savings Bank .....	Mt. Clemens .....

## LIST OF BANKS EXAMINED.—Continued

Name of bank.	Location.	Amount.
Commercial Bank .....	Mt. Pleasant.....	\$13 68
People's Savings Bank.....	Mt. Pleasant.....	13 75
Muskegon Savings Bank .....	Muskegon.....	34 03
Farmers and Merchants' Bank .....	Nashville.....	10 00
Newberry Savings Bank.....	Newberry.....	10 00
First State Savings Bank .....	Niles.....	10 00
The Pioneer Bank.....	North Branch.....	10 14
Northville State Savings Bank .....	Northville.....	10 00
Iosco County Savings Bank.....	Oscoda.....	21 18
Owosso Savings Bank.....	Owosso.....	28 80
Oxford Savings Bank.....	Oxford.....	10 00
Paw Paw Savings Bank.....	Paw Paw.....	18 15
State Bank of Perry.....	Perry.....	10 00
The First State Bank .....	Peto-key.....	10 22
Plymouth Savings Bank.....	Plymouth.....	18 10
First Commercial Bank .....	Pontiac.....	43 74
Oakland County Savings Bank.....	Pontiac.....	15 41
The Commercial Bank .....	Port Huron.....	49 48
Port Huron Savings Bank .....	Port Huron.....	60 56
St. Clair County Savings Bank .....	Port Huron.....	20 15
The State Bank of Reading.....	Reading.....	10 00
American Commercial and Savings Bank .....	Saginaw.....	36 30
Bank of Saginaw .....	Saginaw.....	122 50
People's Savings Bank of East Saginaw .....	Saginaw.....	58 09
Saginaw County Savings Bank.....	Saginaw.....	41 41
Savings Bank of East Saginaw.....	Saginaw.....	148 24
Commercial and Savings Bank.....	St. Clair.....	18 81
Clinton County Savings Bank.....	St. Johns.....	16 35
State Bank of St. Johns.....	St. Johns.....	15 75
Commercial State Bank.....	St. Joseph.....	10 00
The Union Banking Company.....	St. Joseph.....	26 06
The Commercial Savings Bank.....	St. Louis.....	10 00
Sault Savings, Bank, Loan and Trust Company.....	Sault Ste. Marie.....	21 25
Kalamazoo County Bank.....	Schoolcraft.....	10 00
Citizens' State Bank .....	South Haven.....	10 00
The First State Bank.....	South Haven.....	21 88
Citizens' State Bank.....	Sturgis.....	18 12
Lilly State Bank.....	Tecumseh.....	10 00

LIST OF BANKS EXAMINED.—*Continued.*

Name of Bank.	Location.
Tecumseh State Savings Bank.....	Tecumseh.....
The First State Bank.....	Three Rivers.....
Traverse City State Bank .....	Traverse City.....
Wayne Savings Bank.....	Wayne.....
Lumbermen's State Bank .....	West Bay City.....
People's Savings Bank .....	West Bay City.....
Whitehall State Savings Bank .....	Whitehall.....
State Bank of White Pigeon .....	White Pigeon.....
Williamston State Bank.....	Williamston.....
First Commercial and Savings Bank.....	Wyandotte.....
Wyandotte Savings Bank .....	Wyandotte.....
Ypsilanti Savings Bank.....	Ypsilanti.....

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**REPORTS**

**OF THE**

**STATE BANKS AND TRUST COMPANIES**

**AS MADE TO THE COMMISSIONER OF THE STATE BANKING  
DEPARTMENT**

**MAY 4. JULY 12, OCTOBER 3, AND DECEMBER 19,**

**1893.**

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No. 162.

## ADRIAN STATE SAVINGS BANK, ADRIAN.

Organized May 29, 1898.

R. A. WATTS, *President*; B. E. TOBIAS, *Cashier*; CHARLES S. WHITNEY, *Assistant*  
**DIRECTORS**—Richard A. Watts, Channing Whitney, Arthur D. Gilmore, Seth Bean, Robt E.  
 A. Wilcox, Wm. E. Jewett, R. A. Kaiser, Charles G. Wealey, Adolph Wheeler, W. O.  
 Todd.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.
Loans and discounts.....		\$100,286 11	\$91,892 7
Stocks, bonds and mortgages.....		86,940 00	104,230 7
Overdrafts.....		1,598 31	995 3
Due from banks in reserve cities.....		60,204 48	15,386 4
Due from other banks and bankers.....			
Banking house.....			
Furniture and fixtures.....		5,000 00	5,000 00
Other real estate.....			
Current expenses and taxes paid.....		129 52	2,243 24
Interest paid.....		2,969 76	2,354 66
Exchanges for clearing house.....			
Checks and cash items.....		1,185 10	802 71
Nickels and cents.....		466 84	935 47
Gold coin.....		4,947 50	4,395 00
Silver coin.....		4,719 00	2,694 00
U. S. and national bank notes.....		7,451 00	8,231 00
<b>Totals.....</b>		<b>\$275,877 62</b>	<b>\$239,041 39</b>
<b>Liabilities.</b>			
Capital stock paid in.....		\$100,000 00	\$100,000 00
Surplus fund.....			
Undivided profits.....		2,107 02	5,748 66
Dividends unpaid.....			
Individual deposits subject to check.....		27,778 41	16,649 11
Certificates of deposit.....		42,840 40	
Savings deposits.....		102,156 79	115,677 71
Certified checks.....			
Cashier's checks outstanding.....			
Due to banks and bankers.....			970 91
Notes and bills rediscounted.....			
Bills payable.....			
<b>Totals.....</b>		<b>\$275,877 62</b>	<b>\$239,041 39</b>



No. 89.

## THE COMMERCIAL SAVINGS BANK, ADRIAN.

Organized May 10, 1888.

W. J. COCKER, *President*; S. HOWELL, *Vice President and Cashier*; E. N. SMITH, *Assistant Cashier*.

DIRECTORS—W. J. Cocker, Seymour Howell, C. R. Miller, Norman Geddes, A. Bennett, A. M. Stephenson, Chas. Bowerfind, D. Metcalf, E. C. Sword.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$160,946 18	\$155,018 14	\$189,952 88	\$185,763 82
Stocks, bonds and mortgages .....	\$12,404 86	\$13,050 09	\$27,385 03	\$27,930 28
Overdrafts.....	5,054 12	2,175 84	2,016 30	2,484 07
Due from banks in reserve cities.....	43,534 24	38,047 25	38,414 95	50,063 43
Due from other banks and bankers.....	125 00	391 59	800 05	147 00
Banking house.....	11,000 00	11,000 00	11,000 00	11,000 00
Furniture and fixtures .....	2,526 98	2,526 98	2,526 98	2,526 98
Other real estate.....	1,878 45	1,878 45	1,878 45	1,878 45
Current expenses and taxes paid .....	5,801 45	609 71	1,797 30	-----
Interest paid.....	7,164 43	546 94	1,438 01	233 78
Exchanges for clearing house.....	-----	-----	-----	-----
Checks and cash items.....	2,771 48	1,878 47	2,137 02	1,545 45
Nickels and cents.....	167 84	120 77	73 00	118 38
Gold coin .....	6,685 00	5,585 00	9,855 00	5,675 00
Silver coin .....	1,808 25	3,187 10	1,855 45	843 10
U.S. and national bank notes.....	29,371 00	28,806 00	14,943 60	17,715 00
<b>Totals .....</b>	<b>\$591,538 78</b>	<b>\$564,824 28</b>	<b>\$515,976 37</b>	<b>\$517,924 12</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$110,000 00	\$110,000 00	\$110,000 00	\$110,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	35,000 00
Undivided profits.....	30,822 98	21,545 62	23,811 54	10,813 91
Dividends unpaid.....	-----	-----	-----	11,000 00
Individual deposits subject to check.....	89,563 26	87,534 94	74,324 45	39,233 34
Certificates of deposit.....	71,653 14	67,147 79	52,419 91	-----
Savings deposits.....	257,477 51	243,689 61	213,798 82	261,277 62
Certified checks.....	-----	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	2,022 89	4,906 42	6,621 65	599 24
Notes and bills rediscounted.....	-----	-----	-----	-----
Bills payable.....	-----	-----	-----	-----
<b>Totals .....</b>	<b>\$591,538 78</b>	<b>\$564,824 28</b>	<b>\$515,976 37</b>	<b>\$517,924 12</b>

No. 66.

## LENAWEE COUNTY SAVINGS BANK, ADRIAN.

Organized December 16, 1889.

J. R. BENNETT, *President*; H. V. C. HART, *Vice President and Cashier*; C. D. HARDY, *Ass*DIRECTORS—Joseph R. Bennett, Jno. A. Severens, Clinton D. Hardy, Herman V. C. Ha  
Willcox.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.
Loans and discounts .....	\$20,054 45	\$18,244 85	\$12,551 85
Stocks, bonds and mortgages .....	515,680 00	501,210 00	449,976 00
Overdrafts .....	214 08	615 04	911 16
Due from banks in reserve cities .....	57,770 66	30,502 91	30,773 43
Due from other banks and bankers .....			65 00
Banking house .....			
Furniture and fixtures .....			
Other real estate .....	487 10	487 10	1,887 10
Current expenses and taxes paid .....	2,427 90	3,394 04	4,946 98
Interest and premiums paid .....	778 82	7,406 81	7,803 43
Exchanges for clearing house .....			
Checks and cash items .....	365 02	493 23	957 75
Nickels, cents and silver .....	1,195 13	1,053 84	2,880 55
Gold coin .....	7,145 00	5,300 00	8,440 00
Silver coin .....			
U. S. and national bank notes .....	12,402 00	26,666 00	19,781 00
<b>Totals .....</b>	<b>\$618,520 16</b>	<b>\$595,375 82</b>	<b>\$540,178 75</b>
<b>Liabilities.</b>			
Capital stock paid in .....	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund .....	20,000 00	20,000 00	20,000 00
Undivided profits .....	16,224 04	23,214 88	37,018 64
Dividends unpaid .....			
Individual deposits subject to check .....			
Certificates of deposit .....			
Savings deposits .....	481,827 60	438,498 87	384,018 15
Certified checks .....			
Cashier's checks outstanding .....	468 52	262 07	186 92
Due to banks and bankers .....			
Notes and bills rediscounted .....		3,000 00	
Bills payable .....		10,000 00	5,000 00
<b>Totals .....</b>	<b>\$618,520 16</b>	<b>\$595,375 82</b>	<b>\$540,178 75</b>

No. 167.

## COMMERCIAL AND SAVINGS BANK, ALBION.

Organized September 30, 1893.

JOHN G. BROWN, *President*; S. B. ALLEN, *Vice President*; P. M. DEARING, *Cashier*.

DIRECTORS—Francis E. Marsh, Sylvester B. Allen, Edward Sutton, John G. Brown, L. J. Wolcott, R. J. Frost, Samuel Dickie, Frederick F. Hoaglin.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....				\$28,297 92
Stocks, bonds and mortgages .....				
Overdrafts .....				655 95
Due from banks in reserve cities .....				3,272 81
Due from other banks and bankers .....				
Banking house .....				5,896 39
Furniture and fixtures .....				1,009 69
Other real estate .....				
Current expenses and taxes paid .....				123 30
Interest paid .....				
Exchanges for clearing house .....				
Checks and cash items .....				3,252 78
Nickels and cents .....				28 00
Gold coin .....				635 00
Silver coin .....				204 50
U. S. and national bank notes .....				1,158 00
<b>Totals</b> .....				<b>\$44,628 84</b>
<b>Liabilities.</b>				
Capital stock paid in .....				\$21,080 00
Surplus fund .....				
Undivided profits .....				408 55
Dividends unpaid .....				
Individual deposits subject to check .....				9,756 22
Certificates of deposit .....				2,513 63
Savings deposits .....				7,876 39
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....				
Notes and bills rediscounted .....				
Bills payable .....				
<b>Totals</b> .....				<b>\$44,628 84</b>

## REPORT OF THE COMMISSIONER OF

No. 48.

## ANN ARBOR SAVINGS BANK, ANN ARBOR.

Organized February 4, 1890. Reorganized December 9, 1899.

CHRISTIAN MACK, *President*; WM. D. HARRIMAN, *Vice President*; CHAS. E. HISCOCK  
M. J. FRITZ, *Assistant Cashier*.DIRECTORS—C. Mack, David Rinsey, Wm. D. Harriman, Wm. Deubel, Daniel Hiscock, W.  
L. Graner.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.
Loans and discounts.....	\$468,019 17	\$488,886 48	\$408,982 57
Stocks, bonds and mortgages.....	887,743 28	879,879 88	890,621 75
Overdrafts.....	8,687 50	8,270 59	550 75
Due from banks in reserve cities.....	89,148 48	106,876 41	96,628 88
Due from other banks and bankers.....	3,078 88	2,088 73	2,306 04
Banking house.....	18,500 00	18,500 00	18,500 00
Furniture and fixtures.....	7,714 02	12,725 29	12,746 48
Other real estate.....	4,997 07	4,997 07	4,997 07
Current expenses and taxes paid.....	2,941 00	61 94	2,489 18
Interest paid.....			
Exchanges for clearing house.....			
Checks and cash items.....	499 07	694 84	1,550 96
Nicks and cents.....	52 98	80 95	162 83
Gold coin.....	15,000 00	17,000 00	20,000 00
Silver coin.....	2,200 00	2,400 00	2,500 00
U. S. and national bank notes.....	18,808 00	21,471 00	23,986 00
<b>Totals.....</b>	<b>\$1,022,839 45</b>	<b>\$1,006,587 18</b>	<b>\$961,952 01</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	100,000 00	150,000 00	150,000 00
Undivided profits.....	61,464 29	2,261 29	8,054 04
Dividends unpaid.....	445 00	551 00	753 00
Individual deposits subject to check.....	167,665 66	157,145 46	167,219 25
Certificates of deposit.....	49,290 00	57,295 00	60,763 79
Savings deposits.....	593,474 50	591,284 43	545,161 93
Certified checks.....			
Cashier's checks outstanding.....			
Due to banks and bankers.....			
Notes and bills rediscounted.....			
Bills payable.....			
<b>Totals.....</b>	<b>\$1,022,839 45</b>	<b>\$1,006,587 18</b>	<b>\$961,952 01</b>

No. 26.

## FARMERS AND MECHANICS' BANK, ANN ARBOR.

Organized October 13, 1883.

REUBEN KEMPF, *President*; EDWARD DUFFY, *Vice President*; FREDERICK H. BELSER, *Cashier*.

DIRECTORS—Edward Duffy, Wm. C. Stevens, Chas. E. Green, Ambrose Kearney, W. F. Breakay, D. F. Schairer, Reuben Kempf, Junius E. Beal, G. F. Allmendinger.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$290,819 78	\$268,338 43	\$218,417 39	\$229,806 98
Stocks, bonds and mortgages.....	113,240 07	87,715 07	79,384 56	76,334 56
Overdrafts.....	5,167 57	8,539 75	1,622 16	3,690 85
Due from banks in reserve cities.....	84,975 64	17,862 84	25,368 75	27,129 01
Due from other banks and bankers.....	2,691 75	2,069 50	3,489 65	2,378 29
Banking house.....				
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Current expenses and taxes paid.....	1,799 78	25 60	1,333 24	2,541 83
Interest paid.....	4,012 67	887 88	1,672 66	4,432 96
Exchanges for clearing house.....				
Checks and cash items.....	5,810 55	3,540 27	2,559 16	985 77
Nichols and cents.....	278 55	219 48	140 87	84 41
Gold coin.....	12,767 50	10,350 00	11,085 00	6,317 50
Silver coin.....	1,542 30	1,983 20	1,168 10	1,524 30
U. S. and national bank notes.....	13,126 00	13,568 00	19,976 00	10,984 00
<b>Totals.....</b>	<b>\$489,232 11</b>	<b>\$411,099 52</b>	<b>\$368,717 54</b>	<b>\$368,660 46</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	10,960 20	5,786 08	8,900 48	14,486 11
Dividends unpaid.....	7 00	185 50	28 00	28 00
Individual deposits subject to check.....	128,734 79	99,979 02	94,761 77	84,918 40
Certificates of deposit.....	184,316 32	152,946 59	122,019 85	126,521 90
Savings deposits.....	95,206 00	82,200 33	65,787 33	72,843 05
Certified checks.....			275 00	63 60
Cashier's checks outstanding.....				
Due to banks and bankers.....	37 80			
Notes and bills rediscounted.....			6,955 11	
Bills payable.....				
<b>Totals.....</b>	<b>\$489,232 11</b>	<b>\$411,099 52</b>	<b>\$368,717 54</b>	<b>\$368,660 46</b>

## No. 144.

## STATE SAVINGS BANK OF ANN ARBOR, ANN ARBOR.

Organized November 18, 1892.

A. L. NOBLE, *President*; WM. ARNOLD, *Vice President*; W. J. BOOTH, *3d Vice President*; PHILLIPS, *Cashier*.

DIRECTORS—Eugene F. Mills, John Heinzman, John Haarer, Wm. J. Booth, Dan. Zimm Sheehan, Adelbert L. Noble, Wm. Arnold, Eugene E. Beal, Henry J. Brown, Jeremiah D. H. Wade, Geo. P. Glasier, John Koch, Christian Martin.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 8.
Loans and discounts.....	\$63,593 02	\$85,114 61	\$85,139 51
Stocks, bonds and mortgages.....	10,932 69	25,682 69	25,582 69
Overdrafts.....		534 73	822 31
Due from banks in reserve cities.....	16,081 64	6,398 11	13,216 03
Due from other banks and bankers.....	751 89	1,218 76	3,942 66
Banking house.....			
Furniture and fixtures.....	3,009 21	4,169 83	4,178 58
Other real estate.....			
Current expenses and taxes paid.....	689 01	1,063 94	2,019 42
Interest paid.....	69 71	118 07	382 24
Exchanges for clearing house.....			
Checks and cash items.....	850 99	1,307 42	1,351 77
Nickels and cents.....	49 86	154 30	102 61
Gold coin.....	35 60	158 00	1,465 00
Silver coin.....	1,052 30	441 00	782 60
U. S. and national bank notes.....	2,420 00	8,582 00	7,504 00
Totals.....	\$99,535 32	\$124,985 46	\$146,889 42
Liabilities.			
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....			
Undivided profits.....	1,245 29	2,090 88	3,805 25
Dividends unpaid.....			
Individual deposits subject to check.....	20,614 06	26,035 19	33,018 98
Certificates of deposit.....	15,884 65	19,445 65	22,024 15
Savings deposits.....	11,821 32	37,868 74	38,041 09
Certified checks.....			
Cashier's checks outstanding.....			
Due to banks and bankers.....			
Notes and bills rediscounted.....			
Bills payable.....			
Totals.....	\$99,535 32	\$124,985 46	\$146,889 42

No. 62.

## WEST MICHIGAN SAVINGS BANK, BANGOR.

Organized April 8, 1880.

J. E. SEBRING, *President*; A. CHAPMAN, *Vice President*; GEO. CHAPMAN, *Cashier*.

DIRECTORS—Alvin Chapman, J. E. Ferguson, J. G. Miller, Geo. Chapman, Wm. Bradwell, Anson Goes, N. W. Drake, John E. Sebring, A. B. Chase, S. B. Monroe.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$55,689 90	\$54,075 66	\$43,895 22	\$41,167 84
Stocks, bonds and mortgages .....	11,583 38	11,496 36	11,418 86	11,580 86
Overdrafts .....		5 67		
Due from banks in reserve cities .....	5,246 90	8,023 26	2,168 70	10,844 99
Due from other banks and bankers .....				
Banking house .....				
Furniture and fixtures .....	328 40	328 40	328 40	328 40
Other real estate .....	2,150 00	2,150 00	2,100 00	2,180 00
Current expenses and taxes paid .....	812 96	196 40	478 53	11 90
Interest paid .....	350 81	117 69	373 94	11 73
Exchanges for clearing house .....				
Checks and cash items .....	122 00	95 00	264 74	
Nicks and cents .....	150 05	150 08	73 60	93 13
Gold coin .....	450 00	300 00	345 00	2,290 00
Silver coin .....	683 00	573 00	1,004 00	1,048 16
U. S. and national bank notes .....	1,200 00	2,264 00	2,371 00	2,760 00
<b>Totals .....</b>	<b>\$78,767 38</b>	<b>\$90,775 52</b>	<b>\$64,521 49</b>	<b>\$72,237 01</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund .....	500 06	611 00	611 00	723 00
Undivided profits .....	1,969 08	345 80	1,140 37	163 81
Dividends unpaid .....				
Individual deposits subject to check .....	15,180 25	20,048 75	13,967 34	20,513 12
Certificates of deposit .....	\$3,217 52	32,086 68	21,968 06	23,517 43
Savings deposits .....	2,980 73	2,783 29	2,139 72	2,020 66
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....				
Notes and bills rediscounted .....				
Bills payable .....				
<b>Totals .....</b>	<b>\$78,767 38</b>	<b>\$90,775 52</b>	<b>\$64,521 49</b>	<b>\$72,237 01</b>

No. 93.

## CITY BANK, BATTLE CREEK.

Organized June 14, 1871.

NELSON ELDRED, *President*; RALDON P. KINGMAN, *Vice President*; FREDERICK A. A. *Cashier*.

DIRECTORS—Willard H. Eldred, Richmond Kingman, Rodolphus Sanderson, Simon H. M. Ward, Raldon P. Kingman, Nelson Eldred.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.
Loans and discounts .....	\$498,578 49	\$491,373 96	\$436,670 75
Stocks, bonds and mortgages .....	100,854 00	108,586 50	97,058 00
Overdrafts .....	6,850 41	3,165 24	1,219 88
Due from banks in reserve cities .....	74,005 87	59,801 85	35,636 28
Due from other banks and bankers .....	2,585 37	3,226 68	4,670 13
Banking house .....			
Furniture and fixtures .....	2,800 00	2,800 00	2,800 00
Other real estate .....	4,210 15	710 15	710 15
Current expenses and taxes paid .....	1,711 58	49 14	1,379 07
Interest paid .....			
Exchanges for clearing house .....			
Checks and cash items .....	1,269 69	136 86	1,476 88
Nickels and cents .....	36 54	261 33	233 54
Gold coin .....	1,357 50	3,669 50	6,117 54
Silver coin .....	1,700 25	1,908 50	827 54
U. S. and national bank notes .....	13,734 00	14,967 00	27,148 00
<b>Totals .....</b>	<b>\$709,188 35</b>	<b>\$635,646 71</b>	<b>\$615,947 7</b>
<b>Liabilities.</b>			
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 0
Surplus fund .....	54,728 08	54,728 08	54,728 0
Undivided profits .....	5,496 51	3,864 54	6,381 2
Dividends unpaid .....			
Individual deposits subject to check .....	119,941 21	135,630 58	119,869 8
Certificates of deposit .....	40,187 80	30,285 41	12,184 5
Savings deposits .....	438,844 80	410,910 61	352,741 7
Certified checks .....			
Cashier's checks outstanding .....			
Due to banks and bankers .....		187 54	42 2
Notes and bills rediscounted .....			
Bills payable .....			20,000 0
<b>Totals .....</b>	<b>\$709,188 35</b>	<b>\$635,646 71</b>	<b>\$615,947 7</b>



No. 63.

## BAY CITY BANK, BAY CITY.

Organized September 4, 1871.

WM. PETER, *President*; J. WENTWORTH, *Vice President*; GEO. H. YOUNG, *Cashier*; H. C. MOULTROP, *Assistant Cashier*.

DIRECTORS—George H. Young, A. McDonell, Justin Wentworth, Chas. E. Young, William Peter, Edward Y. Williams, Geo. K. Wentworth.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$732,645 97	\$689,422 46	\$532,750 69	\$501,012 22
Stocks, bonds and mortgages .....	158,204 38	164,308 36	146,559 26	145,694 22
Overdrafts .....	2,490 90	2,701 08	2,952 70	2,184 04
Due from banks in reserve cities .....	66,114 58	65,859 53	46,226 93	78,196 66
Due from other banks and bankers .....	2,499 49	1,778 94	4,796 44	2,940 78
Banking house .....				
Furniture and fixtures .....	8,350 00	8,350 00	8,350 00	8,350 00
Other real estate .....	11,000 00	11,000 00	11,000 00	11,000 00
Current expenses and taxes paid .....	8,763 01	1,330 89	4,332 34	10,169 47
Interest paid .....	8,665 37	719 24	3,247 36	10,097 22
Exchanges for clearing house .....	3,569 94	4,637 37	3,788 79	5,947 72
Checks and cash items .....	13,749 25	13,860 75	9,147 22	8,671 85
Nicks and cents .....	913 75	816 88	384 76	382 96
Gold coin .....	12,930 00	14,242 50	15,892 50	12,000 00
Silver coin .....	10,428 95	7,361 55	4,673 75	3,660 05
U. S. and national bank notes .....	37,480 00	37,548 00	46,318 00	34,661 00
<b>Totals .....</b>	<b>\$1,077,806 59</b>	<b>\$1,023,982 15</b>	<b>\$840,921 74</b>	<b>\$836,969 17</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund .....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits .....	58,560 86	41,477 77	47,632 24	57,616 95
Dividends unpaid .....		256 00		
Individual deposits subject to check .....	215,947 11	178,426 24	102,110 83	127,080 43
Certificates of deposit .....	174 116 25	159,690 58	123,359 25	116,350 58
Savings deposits .....	393,119 86	362,211 22	216,287 31	298,826 70
Certified checks .....	1,826 49	776 48		1,072 12
Cashier's checks outstanding .....				
Due to banks and bankers .....	7,141 72	6,807 37	9,369 61	12,297 69
Notes and bills rediscounted .....	27,066 80	79,836 39	27,091 50	12,214 70
Bills payable .....				
<b>Totals .....</b>	<b>\$1,077,806 59</b>	<b>\$1,023,982 15</b>	<b>\$840,921 74</b>	<b>\$836,969 17</b>

No. 43.

## BAY COUNTY SAVINGS BANK, BAY CITY.

Organized February 1, 1884.

THOMAS CRANAGE, *President*; G. HENRY SHEARER, *Vice President*; JOHN MULHOLLANDDIRECTORS—John Mulholland, N. A. Eddy, H. M. Gillett, D. C. Smalley, G. Henry S  
Thomas Cranage, Gustavus Hine.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.
Loans and discounts.....	\$380,634 '08	\$326,925 68	\$277,020 00
Stocks, bonds and mortgages.....	104,711 25	100,431 13	99,981 13
Overdrafts.....	198 44	273 08	28 28
Due from banks in reserve cities.....	66,982 33	62,711 86	61,798 11
Due from other banks and bankers.....			
Banking house.....			
Furniture and fixtures.....			
Other real estate.....			
Current expenses and taxes paid.....	2,153 18		1,519 16
Interest paid.....	616 55	43 88	162 65
Exchanges for clearing house.....	974 22	346 20	181 86
Checks and cash items.....		20 83	8 60
Nickels and cents.....	122 16	155 23	191 97
Gold coin.....	940 00	1,920 00	3,510 00
Silver coin.....	1,035 20	1,137 90	985 85
U. S. and national bank notes.....	6,650 00	5,884 00	2,670 00
<b>Totals.....</b>	<b>\$345,037 41</b>	<b>\$499,849 79</b>	<b>\$447,957 61</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00
Undivided profits.....	23,396 74	17,172 27	21,062 61
Dividends unpaid.....		250 00	5 00
Individual deposits subject to check.....	47,894 19	49,802 00	49,457 05
Certificates of deposit.....	27,137 53	22,387 83	
Savings deposits.....	371,608 95	324,237 69	301,982 25
Certified checks.....			500 70
Cashier's checks outstanding.....			
Due to banks and bankers.....			
Notes and bills rediscounted.....		11,000 00	
Bills payable.....			
<b>Totals.....</b>	<b>\$345,037 41</b>	<b>\$499,849 79</b>	<b>\$447,957 61</b>

No. 30.

## THE COMMERCIAL BANK, BAY CITY.

Organized August 15, 1888.

H. N. WATROUS, *President*; C. C. WHITNEY, *Vice President*; W. O. CLIFT, *Cashier*.

DIRECTORS—H. N. Watrous, C. C. Whitney, C. B. Chatfield, W. H. Miller, G. K. Jackson, Thos. A. E. Weadock, C. E. Hawley, L. E. Noyes, W. O. Clift.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$449,150 66	\$369,661 77	\$336,069 18	\$392,437 98
Stocks, bonds and mortgages.....	500 00	500 00	500 00	500 00
Overdrafts.....	2,146 99	1,566 74	537 73	524 45
Due from banks in reserve cities.....	27,588 96	41,756 36	12,287 60	9,146 74
Due from other banks and bankers .....	18,788 06	14,182 52	17,706 33	12,743 27
Banking house.....				
Furniture and fixtures.....	6,444 92	6,444 92	6,444 92	6,444 92
Other real estate.....		10,000 00	10,000 00	10,000 00
Current expenses and taxes paid.....	5,763 08	707 25	3,345 98	7,142 02
Interest paid.....		1,007 49		
Exchanges for clearing house.....	2,198 20	1,708 84	8,290 48	2,216 51
Checks and cash items.....	671 25	10 00	87 56	566 74
Nichels and cents.....	49 22	100 18	257 20	95 35
Gold coin.....	10,210 00	267 50	2,315 00	65 00
Silver coin.....	4,178 00	2,593 00	2,762 50	2,829 00
U. S. and national bank notes.....	15,905 00	16,703 00	12,633 00	16,741 00
<b>Totals .....</b>	<b>\$543,592 29</b>	<b>\$467,159 07</b>	<b>\$415,262 43</b>	<b>\$461,452 96</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	25,000 60	25,000 00	25,000 00	25,000 00
Undivided profits.....	9,668 31	2,963 93	6,124 50	10,604 89
Dividends unpaid .....		3,000 00		
Individual deposits subject to check.....	192,134 30	177,379 40	153,521 02	165,029 15
Certificates of deposit.....	35,151 86	34,327 31	33,890 42	29,911 55
Savings deposits.....	95,279 05	85,679 24	74,753 24	72,381 96
Certified checks.....	61 00	331 00	420 40	1,977 81
Cashier's checks outstanding .....	7,437 21	7,449 30	7,449 30	7,437 21
Due to banks and bankers .....	3,751 71	2,470 59	2,480 01	3,935 14
Notes and bills rediscounted.....	75,109 85	28,559 30	11,823 54	40,166 27
Bills payable.....				
<b>Totals .....</b>	<b>\$543,592 29</b>	<b>\$467,159 07</b>	<b>\$415,262 43</b>	<b>\$461,452 96</b>

## REPORT OF THE COMMISSIONER OF

## No. 2.

## BELDING SAVINGS BANK, BELDING.

Organized January 15, 1889.

H. J. LEONARD, *President*; A. N. BELDING, *Vice President*; C. E. HILLS, *C*  
 DIRECTORS—A. N. Belding, C. E. Hills, J. M. Earle, H. J. Leonard, O. F. Web

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.
Loans and discounts.....	\$122,658 21	\$128,951 36	\$98,402 1
Stocks, bonds and mortgages.....			
Overdrafts.....	377 84	881 68	1,146 3
Due from banks in reserve cities.....	23,555 09	14,137 14	20,191 8
Due from other banks and bankers.....	898 95		
Banking house.....	4,000 00	4,000 00	4,000 0
Furniture and fixtures.....	1,390 00	1,390 00	1,390 0
Other real estate.....			
Current expenses and taxes paid.....	1,213 80	57 31	824 65
Interest paid.....	972 08	104 18	600 15
Exchanges for clearing house.....			
Checks and cash items.....	1,548 84	2,634 35	1,015 60
Nickels and cents.....	63 48	2 54	14 04
Gold coin.....	2,731 00	8,941 00	6,148 50
Silver coin.....	1,570 00	1,687 00	500 00
U. S. and National Bank notes.....	18,848 00	15,791 00	5,731 00
<b>Totals.....</b>	<b>\$179,822 27</b>	<b>\$178,577 56</b>	<b>\$189,964 75</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	12,500 00	15,000 00	15,000 00
Undivided profits.....	3,339 89	772 70	1,973 68
Dividends unpaid.....			
Individual deposits subject to check.....	52,519 80	63,415 00	51,394 11
Certificates of deposit.....	79,162 98	74,145 64	46,096 96
Savings deposits.....			
Certified checks.....			
Cashier's checks outstanding.....			
Due to banks and bankers.....		244 22	
Notes and bills rediscounted.....			
Bills payable.....			
<b>Totals.....</b>	<b>\$179,822 27</b>	<b>\$178,577 56</b>	<b>\$189,964 75</b>

No. 159.

## PEOPLES' SAVINGS BANK OF BELDING, BELDING.

Organized May 12, 1902.

E. E. SPENCER, President; FRANK E. CHASE, Vice President; M. A. REED, Cashier.

DIRECTORS—E. E. Spencer, G. M. Spencer, L. L. Holmes, T. Frank Ireland, Brenton F. Hall, Frank R. Chase, Geo. Hoppough, W. H. Locke, Frank D. M. Davis, M. A. Reed, J. Byron Judkins, John Greshop.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....		\$16,988 29	\$43,438 75	\$33,750 29
Stocks, bonds and mortgages.....		7,000 00		16,100 00
Overdrafts.....		240 05	11 04	528 84
Due from banks in reserve cities.....		4,332 98	2,944 35	8,877 04
Due from other banks and bankers.....				
Banking house.....		7,233 35	7,397 18	7,981 61
Furniture and fixtures.....		2,414 56	2,443 13	2,479 08
Other real estate.....				
Current expenses and taxes paid.....		400 10	1,002 75	1,243 78
Interest paid.....			23 22	72 20
Exchanges for clearing house.....				
Checks and cash items.....		735 00	404 85	2,476 93
Nichels and cents.....		10 16	28 88	85 64
Gold coin.....		90 00	1,433 00	2,535 00
Silver coin.....		988 05	309 70	392 20
U. S. and National bank notes.....		3,400 00	1,050 00	2,944 00
<b>Totals.....</b>		<b>43,692 54</b>	<b>60,986 85</b>	<b>79,881 47</b>
<b>Liabilities.</b>				
Capital stock paid in.....		\$22,790 69	\$30,930 69	\$35,000 00
Surplus fund.....				
Undivided profits.....		143 19	510 58	1,448 01
Dividends unpaid.....				
Individual deposits subject to check.....		7,187 85	11,439 59	10,258 27
Certificates of deposit.....		13,559 81	17,779 27	32,439 67
Savings deposits.....		11 00	326 77	735 32
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>		<b>\$43,692 54</b>	<b>\$60,986 85</b>	<b>\$79,881 47</b>

No. 76.

**FARMERS AND MERCHANTS' BANK, BENTON HARBOR**

Organized February 20, 1888.

*I. W. CONKEY, President; JNO. ROBINSON, Vice President; CHARLES FOSTER, Ca**DIRECTORS—R. M. Jones, W. P. Robbins, A. Plummer, O. B. Hipp, Edward Brant, R. Samuel McGingam, I. W. Conkey, John Robinson.*

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.
Loans and discounts .....	\$217,127 28	\$300,809 21	\$158,816 96
Stocks, bonds and mortgages .....			
Overdrafts .....	789 12	524 15	101 65
Due from banks in reserve cities .....	18,779 91	31,017 41	73,965 63
Due from other banks and bankers .....	7,402 12	7,708 86	8,133 12
Banking house .....	4,245 45	4,245 45	4,245 45
Furniture and fixtures .....	3,245 30	3,261 80	3,261 80
Other real estate .....			
Current expenses and taxes paid .....	2,126 45	596 15	1,696 60
Interest paid .....			
Exchanges from clearing house .....			
Checks and cash items .....	431 09	311 20	244 38
Nickels and cents .....	101 20	85 40	120 27
Gold coin .....	5,000 00	5,000 00	5,200 00
Silver coin .....	1,550 00	1,500 00	2,250 00
U. S. and National bank notes .....	22,550 00	25,260 00	31,850 00
<b>Tota's</b> .....	<b>\$283,357 92</b>	<b>\$280,244 13</b>	<b>\$289,475 31</b>
<b>Liabilities.</b>			
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	34,000 00	40,000 00	40,000 00
Undivided profits .....	7,963 34	2,048 20	5,082 28
Dividends unpaid .....			
Individual deposits subject to check .....	114,221 29	108,849 05	115,727 28
Certificates of deposit .....	76,112 02	81,346 88	78,665 75
Savings deposits .....			
Certified checks .....			
Cashier's checks outstanding .....			
Due to banks and bankers .....	1,041 17		
Notes and bills rediscounted .....			
Bills payable .....			
<b>Totals</b> .....	<b>\$283,357 92</b>	<b>\$280,244 13</b>	<b>\$289,475 31</b>

No. 33.

## MECOSTA COUNTY SAVINGS BANK, BIG RAPIDS.

Organized July 16, 1889.

D. F. COMSTOCK, *President*; N. H. BEEBE, *Vice President*; C. W. CUNNINGHAM, *Cashier*.DIRECTORS—Douglas Roben, John Hansen, N. H. Beebe, D. Hamilton, E. C. Morris, D. F. Comstock  
H. Goldstein, C. W. Comstock, Samuel Wildberg.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$33,493 48	\$39,230 50	\$73,299 01	\$78,332 24
Stocks, bonds and mortgages.....	35,907 00	34,425 00	33,575 00	32,475 00
Overdrafts.....				
Due from banks in reserve cities.....	10,120 46	10,737 70	7,214 00	7,082 92
Due from other banks and banks.....	3 15	36 00	50 00	110 00
Banking house.....				
Furniture and fixtures.....	175 00	175 00	175 00	175 00
Other real estate.....				
Current expenses and taxes paid.....	1,067 62	764 61	398 95	675 55
Interest paid.....	924 00		907 05	1,000 80
Exchanges for clearing house.....				
Checks and cash items.....	838 02	1,192 30	861 43	738 84
Nickles and cents.....	74 68	96 13	99 48	80 35
Gold coin.....	2,140 00	2,640 00	2,165 00	2,180 00
Silver coin.....	1,547 50	1,352 80	1,385 55	1,329 35
U. S. and National bank notes.....	7,504 00	985 00	1,942 00	9,862 00
<b>Totals.....</b>	<b>\$143,794 86</b>	<b>\$141,629 04</b>	<b>\$127,372 47</b>	<b>\$134,092 55</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,100 00	1,300 00	1,300 00	1,300 00
Undivided profits.....	2,706 20	218 64	1,306 94	3,326 21
Dividends unpaid.....		135 00	60 00	60 00
Individual deposits subject to check.....	19,184 80	18,755 64	14,563 07	17,354 59
Certificates of deposits.....	23,594 22	22,812 86	20,469 28	23,242 83
Savings deposits.....	47,259 64	43,406 90	39,671 18	38,808 92
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>	<b>\$143,794 86</b>	<b>\$141,629 04</b>	<b>\$127,372 47</b>	<b>\$134,092 55</b>

No. 163.

## BLISSFIELD STATE BANK, BLISSFIELD.

Organized May 31, 1893.

ARTHUR D. GILMORE, *President*; CHAS. B. PHILLIPS, JR., *Vice President*; JOHN R. PHILLIPS, *Cashier*; CLARK R. CARPENTER, *Assistant Cashier*.

DIRECTORS—Arthur D. Gilmore, Chas. B. Phillips, Jr., John R. Phillips, Clark R. Carpenter, Geo. R. Carpenter, Adam Dreher.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.
Loans and discounts.....		\$39,096 65	\$31,852 91
Stocks, bonds and mortgages.....		2,630 00	1,000 00
Overdrafts.....		370 47	581 91
Due from banks in reserve cities.....		1,829 26	4,197 00
Due from other banks and bankers.....		62 14	1,629 10
Banking house.....		5,251 00	5,256 00
Furniture and fixtures.....		2,317 35	2,317 35
Other real estate.....			
Current expenses and taxes paid.....		179 80	615 80
Interest paid.....		109 95	
Exchanges for clearing house.....			
Checks and cash items.....		268 40	1,569 91
Nickles and cents.....		1 33	1 15
Gold coin.....		1,220 00	405 00
Silver coin.....		386 90	68 90
U. S. and National bank notes.....		3,729 00	3,156 00
Totals.....		\$57,408 25	\$52,651 26
Liabilities.			
Capital stock paid in.....		\$15,000 00	\$15,000 00
Surplus fund.....			
Undivided profits.....		68 13	407 91
Dividends unpaid.....			
Individual deposits subject to check.....		12,109 05	12,528 75
Certificates of deposit.....		28,020 63	21,895 08
Savings deposits.....		2,176 33	2,819 57
Certified checks.....			
Cashier's checks outstanding.....			
Due to banks and bankers.....		34 11	
Notes and bills rediscounted.....			
Bills payable.....			
Totals.....		\$57,408 25	\$52,651 26



No. 87.

## MERCHANTS AND MINERS' BANK, CALUMET.

Organized August 7, 1873.

CHAS. BRIGGS, *President*; E. H. OSBORN, *Vice President*; H. S. COLTON, *Cashier*.DIRECTORS—W. A. Childs, John Senter, C. W. Niles, P. Ruppe, Jr., John Duncan, Thos. Hoatson,  
R. H. Osborn, Chas. Briggs, H. S. Colton

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$890,362 56	\$376,190 66	\$367,714 17	\$381,388 51
Stocks, bonds and mortgages.....	62,000 00	62,000 00	62,000 00	62,000 00
Overdrafts.....	543 13	1,899 71	259 22	352 30
Due from banks in reserve cities.....	252,059 47	244,900 85	170,246 37	141,027 63
Due from other banks and bankers.....	6,846 32	4,261 36	3,245 49	6,713 03
Banking house.....				
Furniture and fixtures.....	4,500 00	4,500 00	4,500 00	4,500 00
Other real estate.....	2,000 00	2,000 00	2,100 00	2,475 00
Current expenses and taxes paid.....	2,654 29	240 60	2,108 89	3,428 13
Interest paid.....		1,623 88		
Exchanges for clearing house.....				
Checks and cash items.....	207 04	202 94	29 45	376 16
Nielsens and cents.....	411 55	225 39	334 50	325 73
Gold coin.....	18,700 00	21,200 00	24,080 00	23,700 00
Silver coin.....	6,460 35	4,916 15	4,232 55	1,874 62
U. S. and National bank notes.....	40,787 00	56,755 00	52,629 00	51,265 00
<b>Totals.....</b>	<b>\$906,531 71</b>	<b>\$780,920 54</b>	<b>\$698,529 64</b>	<b>\$679,211 11</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits.....	22,649 77	18,854 67	20,004 73	25,933 12
Dividends unpaid.....		5,000 00		
Individual deposits subject to check.....	620,961 76	599,269 44	530,303 75	502,933 02
Certificates of deposit.....	25,630 85	20,507 35	10,579 50	11,800 00
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	1,289 88	2,289 08	2,641 66	4,044 97
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>	<b>\$906,531 71</b>	<b>\$780,920 54</b>	<b>\$698,529 64</b>	<b>\$679,211 11</b>

## REPORT OF THE COMMISSIONER OF

No. 72.

## THE STATE BANK OF CARSON CITY, CARSON CITY

Organized February 14, 1887.

JOHN W. HALLETT, *President*; S. H. CASWELL, *Vice President*; E. C. CUMMINGS,DIRECTORS—C. R. Dickinson, S. H. Caswell, Irvin McCall, L. H. Cummings, G. W. Fisk,  
E. C. Cummings, W. H. Brace, John Boyer.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.
Loans and discounts.....	\$85,178 93	\$76,268 04	\$59,478
Stock, bonds and mortgages.....	24,000 75	22,280 75	20,750
Overdrafts.....	235 07	274 53	544
Due from banks in reserve cities.....	5,765 12	4,011 51	8,614
Due from other banks and bankers.....	1,075 82	74 92	369
Banking house.....			
Furniture and fixtures.....	2,432 00	2,432 00	2,432 00
Other real estate.....			
Current expenses and taxes paid.....	854 05	47 98	618 8
Interest paid.....			
Exchanges for clearing house.....			230 9
Checks and cash items.....	204 64	261 60	186 3
Nickels and cents.....	54 31	70 54	99 76
Gold coin.....	175 00	90 00	39 00
Silver coin.....	888 70	665 25	2,291 25
U. S. and national bank notes.....	4,087 00	8,075 00	5,218 00
Totals.....	\$124,400 89	\$114,552 12	\$100,863 54
Liabilities.			
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,890 42	4,117 35	4,117 35
Undivided profits.....	3,609 92	3,115 50	4,662 87
Dividends unpaid.....			
Individual deposits subject to check.....	23,324 52	19,625 68	14,681 58
Certificates of deposit.....	44,047 79	37,253 18	27,861 76
Savings deposits.....	28 24	28 24	1 27
Certified checks.....			
Cashier's checks outstanding.....			
Due to banks and bankers.....		412 22	29 21
Notes and bills rediscounted.....			
Bills payable.....			
Totals.....	\$124,400 89	\$114,552 12	\$100,863 54

No. 80.

## CHARLEVOIX SAVINGS BANK, CHARLEVOIX.

Organized August 4, 1884.

JOHN NICHOLLS, *President*; SAMUEL S. WALKER, *Vice President*; A. BUTTARS, *Cashier*.

DIRECTORS—Samuel S. Walker, Jno. Saveland, Archibald Buttars, E. H. Green, John Nicholls, Edwin E. White, W. H. Gray.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$44,320 81	\$38,595 98	\$32,511 84	\$28,228 70
Stocks, bonds and mortgages.....	9,484 98	9,459 85	9,414 81	9,403 97
Overdrafts.....	2,400 38	995 27	851 29	758 95
Due from banks in reserve cities.....	2,959 75	549 28	6,929 11	-----
Due from other banks and bankers.....	11,555 23	13,901 33	13,359 41	13,001 12
Banking house.....	-----	-----	-----	-----
Furniture and fixtures.....	2,087 95	2,087 95	2,087 95	2,087 95
Other real estate.....	4,904 20	5,028 47	5,048 30	5,047 14
Current expenses and taxes paid.....	302 62	34 98	645 08	943 15
Interest paid.....	177 95	11 20	128 90	479 40
Exchanges for clearing house.....	-----	-----	-----	-----
Checks and cash items.....	147 45	277 47	582 80	479 59
Nichels and cents.....	62 25	100 22	76 50	42 80
Gold coin.....	1,227 50	1,787 50	985 00	890 00
Silver coin.....	391 95	673 10	944 95	1,103 20
U. S. and national bank notes.....	5,420 00	4,178 00	3,294 00	1,284 00
<b>Totals.....</b>	<b>\$55,442 98</b>	<b>\$77,630 05</b>	<b>\$76,859 94</b>	<b>\$63,734 97</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$33,000 00	\$33,000 00	\$33,000 00	\$33,000 00
Surplus fund.....	-----	-----	-----	-----
Undivided profits.....	-----	-----	-----	-----
Dividends unpaid.....	-----	-----	-----	-----
Individual deposits subject to check.....	23,244 68	22,189 43	26,577 71	19,249 87
Certificates of deposit.....	29,098 30	21,465 61	16,982 23	10,586 87
Savings deposits.....	-----	-----	-----	-----
Certified checks.....	-----	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	-----	975 01	-----	918 23
Notes and bills rediscounted.....	-----	-----	-----	-----
Bills payable.....	-----	-----	-----	-----
<b>Totals.....</b>	<b>\$55,442 98</b>	<b>\$77,630 05</b>	<b>\$76,859 94</b>	<b>\$63,734 97</b>

No. 67.

## CHELSEA SAVINGS BANK, CHELSEA.

Organized January 20, 1882.

SAMUEL G. IVES, *President*; THOS. S. SEARS, *Vice President*; GEO. P. GLAZIERDIRECTORS—Jno. R. Gates, Geo. P. Glasier, Frank P. Glasier, Wm. J. Knapp, H. M. Wc  
Jas. L. Babcock, Thos. S. Sears, S. G. Ives.

Resources.	Report of May 4.	Report of July 12.	Report Oct.
Loans and discounts.....	\$137,315 37	\$125,508 26	\$127,811
Stocks, bonds and mortgages.....	66,749 27	65,818 27	65,957
Overdrafts.....			
Due from banks in reserve cities.....	23,818 38	16,456 21	12,394
Due from other banks and bankers.....	5,447 76	4,055 80	1,578
Banking house.....	4,200 00	4,200 00	4,200
Furniture and fixtures.....	3,908 70	3,818 70	3,818
Other real estate.....	3,904 50	3,904 50	3,904
Current expenses and taxes paid.....	1,607 84	78 62	771
Interest paid.....	85 81	3 34	25
Exchanges for clearing house.....	600 00	42 00	208
Checks and cash items.....	424 23	568 78	2,103 1
Nickels and cents.....	250 12	115 18	121 6
Gold coin.....	2,380 00	2,302 50	3,175 0
Silver coin.....	954 25	688 25	882 2
U. S. and national bank notes.....	3,888 00	3,981 00	4,641 0
<b>Totals.....</b>	<b>\$255,884 23</b>	<b>231,441 41</b>	<b>\$231,584 06</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000 00
Surplus fund.....	2,907 80	3,456 48	3,456 48
Undivided profits.....	4,974 28	1,744 70	2,126 51
Dividends unpaid.....			
Individual deposits subject to check.....	45,079 00	21,637 22	19,971 84
Certificates of deposit.....	111,268 65	113,458 31	40,586 36
Savings deposits.....	31,064 52	31,144 70	95,440 87
Certified checks.....			
Cashier's checks outstanding.....			
Due to banks and bankers.....			
Notes and bills rediscounted.....			10,000 00
Bills payable.....			
<b>Totals.....</b>	<b>\$255,884 23</b>	<b>\$231,441 41</b>	<b>\$231,584 06</b>

No. 118.

## CLARE COUNTY SAVINGS BANK, CLARE.

Organized June 23, 1891.

C. W. PERRY, *President*; ROLLIN H. JENNEY, *Vice President*; JOS. HUDSON, *Second Vice President*;  
C. H. SUTHERLAND, *Cashier*.

DIRECTORS—C. H. Sutherland, Wm. Wolsky, Joseph Hudson, C. W. Perry, R. H. Jenney.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$58,137 64	\$58,690 99	\$38,786 59	\$36,877 88
Stocks, bonds and mortgages.....	11,314 00	11,314 00	11,264 00	12,702 16
Overdrafts.....	282 91	638 46	450 96	115 54
Due from banks in reserve cities.....	40,412 18	30,156 78	31,875 04	25,969 60
Due from other banks and bankers.....	349 88	843 76	601 31	623 12
Banking houses.....	5,545 00	5,500 00	5,500 00	5,500 00
Furniture and fixtures.....	1,250 00	1,200 00	1,200 00	1,200 00
Other real estate.....				
Current expenses and taxes paid.....	1,023 41		585 00	1,353 64
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	373 96	300 84	197 26	912 38
Nicks and cents.....	30 66	31 95	84 70	66 12
Gold coin.....	505 00	1,100 00	2,505 00	1,370 00
Silver coin.....	463 10	261 20	766 35	477 25
U. S. and national bank notes.....	4,462 00	4,071 00	2,013 00	1,750 00
<b>Totals.....</b>	<b>\$122,149 69</b>	<b>\$114,098 98</b>	<b>\$96,329 71</b>	<b>\$88,412 74</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus fund.....	2,500 00	3,500 00	3,500 00	3,500 00
Undivided profits.....	3,642 01	669 59	2,238 91	3,938 56
Dividends unpaid.....		800 00	800 00	
Individual deposits subject to check.....	56,810 74	46,331 16	35,370 08	28,291 95
Certificates of deposit.....	22,800 42	26,515 96		
Savings deposits.....	16,396 52	16,262 27	33,920 77	32,682 28
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>	<b>\$122,149 69</b>	<b>\$114,098 98</b>	<b>\$96,329 71</b>	<b>\$88,412 74</b>

No. 104.

## BRANCH COUNTY SAVINGS BANK, COLDWATER

Organized October 14, 1890.

B. S. SPOFFORD, *President*; F. L. BURDICK, *Vice President*; B. R. MOORE, *Second Vice President*; GILBERT, *Cashier*.

DIRECTORS—C. T. Gilbert, B. S. Spofford, G. W. Vanaken, R. G. Chandler, N. A. Reyno. B. R. Moore, Alfred Milnes, S. H. Clisbe.

Resources.	Report of May 4.	Report of July 12.	Report Oct. 8
Loans and discounts .....	\$151,796 24	\$145,599 28	\$125,738
Stocks, bonds and mortgages .....	35,257 06	34,502 24	33,777
Overdrafts .....	6,192 97	949 58	1,300
Due from banks in reserve cities .....	33,774 69	34,463 33	17,147
Due from other banks and bankers .....	10,000 00		
Banking house .....			
Furniture and fixtures .....	1,600 00	1,600 00	1,600
Other real estate .....			
Current expenses and taxes paid .....	551 44	391 53	323
Interest paid .....	892 62	367 79	211
Exchanges for clearing house .....	2,155 72		
Checks and cash items .....	1,350 00	13,727 00	1,589
Nickels and cents .....	153 88	50 40	63
Gold coin .....	9,387 50	9,040 00	9,005
Silver coin .....	963 85	371 00	1,023
U. S. and national bank notes .....	5,350 00	10,160 00	11,261
<b>Totals .....</b>	<b>\$258,915 97</b>	<b>\$251,722 10</b>	<b>\$203,041 3</b>
<b>Liabilities.</b>			
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	5,000 00	5,400 00	5,400 00
Undivided profits .....	5,017 68	2,243 58	2,078 43
Dividends unpaid .....	15 00	848 00	180 00
Individual deposits subject to check .....	33,945 63	20,753 52	30,316 79
Certificates of deposit .....	112,239 35	108,056 89	63,453 38
Savings deposits .....	52,648 36	54,920 11	46,610 71
Certified checks .....			
Cashier's checks outstanding .....			
Due to banks and bankers .....			
Notes and bills rediscounted .....			
Bills payable .....			
<b>Totals .....</b>	<b>\$258,915 97</b>	<b>\$251,722 10</b>	<b>\$203,041 31</b>

No. 32.

## FARMERS' STATE BANK, CONCORD.

Organized November 20, 1886.

WILLIAM D. CHAPPLE, *President*; D. L. JACOBS, *Vice President*; PERCY E. CHAPPLE, *Cashier*.

DIRECTORS—D. L. Jacobs, W. D. Chapple, J. P. Wheeler, A. W. Reynolds, P. E. Chapple, C. Young, G. S. Tefft.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$70,561 96	\$68,951 71	\$61,710 41	\$59,423 72
Stocks, bonds and mortgages.....				
Overdrafts.....	67 65	80 20	85 22	45 80
Due from banks in reserve cities.....	14,721 64	10,083 00	9,353 87	10,993 20
Due from other banks and bankers.....				
Banking house.....	2,175 00	2,175 00	2,175 00	2,175 00
Furniture and fixtures.....	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate.....	400 00	400 00	400 00	400 00
Current expenses and taxes paid.....	592 53	129 80	517 19	839 00
Interest paid.....	240 00	35 52	181 53	315 12
Exchanges for clearing house.....				
Checks and cash items.....	10 00		18 70	70 23
Nicksels and cents.....	25 22	30 51	29 13	20 57
Gold coin.....	4,542 50	5,032 50	5,435 00	5,765 00
Silver coin.....	860 00	860 00	470 00	177 00
U. S. and national bank notes.....	3,250 00	2,250 00	1,980 00	2,065 00
<b>Totals.....</b>	<b>\$98,646 50</b>	<b>\$91,479 24</b>	<b>\$83,966 15</b>	<b>\$83,990 69</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	1,700 00	1,900 00	1,900 00	1,900 00
Undivided profits.....	1,738 57	807 07	1,210 59	2,083 09
Dividends unpaid.....		255 50		
Individual deposits subject to check.....	17,174 70	14,188 65	10,941 70	13,765 91
Certificates of deposit.....	43,083 23	39,528 02	34,983 86	31,291 60
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>	<b>\$98,646 50</b>	<b>\$91,479 24</b>	<b>\$83,966 15</b>	<b>\$83,990 69</b>

No. 102.

## FIRST STATE BANK OF DECATUR, DECATUR.

Organized September 19, 1890.

A. B. COPLEY, *President*; E. B. COPLEY, *Vice President*; A. H. HUYCK, *C.*

DIRECTORS—A. B. Copley, T. Byers, L. B. Lawrence, E. B. Copley, A. H. H

Resources.	Report of May 4.	Report of July 12.	Report Oct.
Loans and discounts .....	\$77,008 95	\$66,665 08	\$54,282
Stocks, bonds and mortgages .....	34,508 20	37,648 20	35,443
Overdrafts .....	47 41	5 95	80
Due from banks in reserve cities .....	9,346 12	13,698 17	12,522
Due from other banks and bankers .....	275 87	70 00	1,237
Banking houses .....	2,500 00	2,500 00	2,500
Furniture and fixtures .....	1,000 00	1,000 00	1,000
Other real estate .....			
Current expenses and taxes paid .....	1,224 18	1,510 81	2,066
Interest paid .....			
Exchanges for clearing houses .....			
Checks and cash items .....	123 73	143 65	782
Nickels and cents .....	33 02	22 98	7
Gold coin .....	3,252 00	8,152 00	7,848
Silver coin .....	1,009 00	952 00	445
U. S. and national bank notes .....	3 865 00	1,205 00	949
<b>Totals .....</b>	<b>\$184,187 98</b>	<b>\$123,748 34</b>	<b>\$119,163 4</b>
<b>Liabilities.</b>			
Capital stock paid in .....	\$30,000 00	\$30,000 00	\$30,000 0
Surplus fund .....			
Undivided profits .....	8,558 96	9,508 65	10,632 5
Dividends unpaid .....			
Individual deposits subject to check .....	27,739 41	24,123 26	23,499 33
Certificates of deposit .....	16,774 24	9,748 78	54,708 40
Savings deposits .....	50,685 83	56,049 50	
Certified checks .....			
Cashier's checks outstanding .....			
Due to banks and bankers .....	429 54	323 15	323 15
Notes and bills rediscounted .....		4,000 00	
Bills payable .....			
<b>Totals .....</b>	<b>\$134,187 98</b>	<b>\$123,748 34</b>	<b>\$119,163 41</b>



No. 79.

## AMERICAN BANKING AND SAVINGS ASSOCIATION, DETROIT.

Organized April 1, 1887. •

W. H. STEVENS, *President*; JNO. V. MORAN, *Vice President*; CHAS. C. HODGES, *Second Vice President*; JNO. M. NICOL, *Cashier*; R. W. STEWART, *Assistant Cashier*.

DIRECTORS—Jno. V. Moran, D. O. Paige, H. S. Hodge, Eber Ward, Levi L. Barbour, E. H. Flinn, C. C. Hodges, W. P. Holliday, R. W. Standart, Geo. H. Hopkins, Peter Schulte, Jno. M. Nicol, W. H. Stevens.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$369,142 25	\$375,061 21	\$768,622 23	\$786,020 10
Stocks, bonds and mortgages .....	221,332 56	199,485 78	188,635 79	182,805 84
Overdrafts .....	3,895 14	4,117 08	2,608 68	2,495 78
Due from banks in reserve cities .....	128,092 69	129,760 14	127,943 74	170,270 68
Due from other banks and bankers .....	8,206 48	8,182 58	6,818 89	9,266 48
Banking house .....				
Furniture and fixtures .....	4,946 88	4,946 38	4,946 88	4,946 38
Other real estate .....		9,500 00	9,500 00	9,500 00
Current expenses and taxes paid .....	5,830 71	718 64	4,953 24	9,274 91
Interest paid .....				
Exchanges for clearing house .....	49,591 52	24,696 20	17,070 46	22,842 08
Checks and cash items .....	11,029 87	1,712 89	4,716 66	1,813 78
Nicksels and cents .....	238 55	409 72	295 41	468 84
Gold coin .....	3,675 00	19,697 50	8,750 00	12,935 00
Silver coin .....	9,920 00	9,250 00	900 00	1,680 00
U. S. and national bank notes .....	52,006 00	14,586 00	20,208 00	61,915 00
<b>Totals .....</b>	<b>\$1,897,406 65</b>	<b>\$1,302,068 07</b>	<b>\$1,165,964 48</b>	<b>\$1,224,629 87</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund .....	22,228 83	23,078 81	23,078 81	23,078 81
Undivided profits .....	19,319 01	7,520 73	14,154 63	22,108 11
Dividends unpaid .....	141 13	559 13	145 13	141 13
Individual deposits subject to check .....	587,258 99	529,850 13	477,744 53	572,044 68
Certificates of deposit .....	112,330 71	75,796 28	410 00	10,774 47
Savings deposits .....	242,152 19	201,308 08	227,911 20	217,194 19
Certified checks .....		3,078 81		
Cashier's checks outstanding .....				
Due to banks and bankers .....	98,975 78	85,941 65	72,525 68	79,298 48
Notes and bills rediscounted .....				
Bills payable .....	65,000 00	75,000 00	50,000 00	
<b>Totals .....</b>	<b>\$1,897,406 65</b>	<b>\$1,302,068 07</b>	<b>\$1,165,964 48</b>	<b>\$1,224,629 87</b>

No. 73.

## CENTRAL SAVINGS BANK, DETROIT.

Organized April 19, 1888.

GILBERT HART, *President*; CONRAD CLIPPERT, *Vice President*; JOSEPH C. HADIRECTORS—Chas. E. Latham, W. E. Barker, M. H. Chamberlain, Joseph C. Hart, C  
Gilbert Hart, A. A. Ballou, Wm. T. Gage.

Resources.	Report of May 4.	Report of July 12.	Report Oct. 3
Loans and discounts.....	\$154,879 20	\$129,139 04	\$107,923
Stocks, bonds and mortgages.....	309,970 89	298,472 52	285,458
Overdrafts.....	555 00	539 36	1,083
Due from banks in reserve cities.....	89,325 90	40,115 86	34,671
Due from other banks and bankers.....			
Banking house.....			
Furniture and fixtures.....	2,964 11	2,964 11	2,964
Other real estate.....	2,500 00	2,500 00	2,500
Current expenses and taxes paid.....	4,155 08	208 48	2,949
Interest paid.....	899 07	126 69	859
Exchanges for clearing house.....	2,749 13	4,748 58	3,862
Checks and cash items.....	1,798 55	1,680 98	1,593
Nickels and cents.....	58 12	141 08	37
Gold coin.....	1,112 50	10,775 00	10,370
Silver coin.....	1,540 20	1,108 88	598
U. S. and national bank notes.....	15,532 00	20,022 00	22,135
<b>Totals.....</b>	<b>\$587,819 75</b>	<b>\$512,538 48</b>	<b>\$476,505 4</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	7,500 00	8,000 00	8,000 00
Undivided profits.....	9,322 01	611 15	5,816 06
Dividends unpaid.....		102 00	12 00
Individual deposits subject to check.....	98,250 10	79,828 08	62,809 99
Certificates of deposit.....	19,616 94	14,016 94	12,876 60
Savings deposits.....	352,011 02	296,057 70	281,149 06
Certified checks.....	266 18	898 18	106 06
Cashier's checks outstanding.....	852 50	150 00	
Due to banks and bankers.....			
Notes and bills rediscounted.....		12,876 48	5,935 69
Bills payable.....			
<b>Totals.....</b>	<b>\$587,819 75</b>	<b>\$512,538 48</b>	<b>\$476,505 48</b>

No. 82.

## CITIZENS' SAVINGS BANK, DETROIT.

Organized March 2, 1885.

C. B. HUBBARD, *President*; R. H. FYFE, *Vice President*; EDWIN F. MACK, *Cashier*;  
FRANK F. TILLOTSON, *Assistant Cashier*.

DIRECTORS—John H. Avery, Levi L. Barbour, Thos. Berry, C. A. Kent, Christian Mack, Ann Arbor, Edwin F. Mack, R. H. Fyfe, Ransom Gillis, C. B. Hubbard, W. F. Jewell, Herman Rohne, Wm. L. Smith, C. H. Werner, Homer Warren.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$803,338 09	\$711,587 40	\$690,021 66	\$734,186 52
Stocks, bonds and mortgages.....	502,164 58	475,928 66	475,900 21	457,129 76
Overdrafts.....	328 01	471 07	607 23	388 23
Due from banks in reserve cities.....	61,934 80	56,584 41	75,257 10	92,924 96
Due from other banks and bankers.....	4,838 92	12,166 48	4,639 61	11,111 63
Banking house.....				
Furniture and fixtures.....	3,817 52	3,817 53	3,817 53	3,817 53
Other real estate.....	750 00	6,560 00	6,560 00	6,560 00
Current expenses and taxes paid.....	2,034 62	248 88		4,281 64
Interest paid.....				
Exchanges for clearing house.....	15,918 35	15,905 02	26,214 89	8,550 38
Checks and cash items.....	1,629 02	2,180 67	6,912 19	1,569 29
Nickels and cents.....	255 87	81 07	188 49	83 49
Gold coin.....	37,780 00	1,525 00	23,800 00	30,775 00
Silver coin.....	16,151 00	4,373 00	2,836 00	2,780 00
U. S. and national bank notes.....	56,894 00	52,119 00	79,712 00	102,397 00
<b>Totals.....</b>	<b>\$1,507,844 29</b>	<b>\$1,344,016 19</b>	<b>\$1,336,567 50</b>	<b>\$1,457,155 52</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits.....	41,568 78	38,443 51	32,794 53	39,278 19
Dividends unpaid.....				
Individual deposits subject to check.....	355,569 24	297,063 16	467,886 15	485,624 55
Certificates of deposit.....	52,105 00	252,947 99	24,932 87	26,333 99
Savings deposits.....	572,677 46	340,470 80	443,881 85	443,443 66
Certified checks.....	318 00	4,196 36	4,503 27	3,426 37
Cashier's checks outstanding.....		4,640 41	900 00	
Due to banks and bankers.....	210,605 81	181,284 96	145,718 83	179,043 77
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>	<b>\$1,507,844 29</b>	<b>\$1,344,046 19</b>	<b>\$1,336,567 50</b>	<b>\$1,457,155 52</b>

No. 37.

## THE CITY SAVINGS BANK, DETROIT.

Organized October 25, 1889.

W. H. BRACE, *President*; GEO. R. ANGELL, *Vice President*; W. G. VINTON, *Second Vice President*; H. R. ANDREWS, *Cashier*; H. R. ANDREWS, *Assistant Cashier*.

DIRECTORS—W. H. Brace, G. R. Angell, A. Grosfield, J. A. Remick, George S. Davis, F. Andrus, Jno. S. Gray, W. G. Vinton, Geo. Dingwall, F. A. Noah, Lawrence Depew,

Resources.	Report of May 4.	Report of July 12.	Report Oct. 1
Loans and discounts.....	\$1,234,233 39	\$1,004,604 97	\$1,050,508
Stocks, bonds and mortgages.....	289,060 00	312,185 00	291,975
Overdrafts.....	725 12	1,210 74	1,024
Due from banks in reserve cities.....	87,531 97	38,864 02	162,822
Due from other banks and bankers.....	26,295 45	17,887 32	8,277
Banking house.....			
Furniture and fixtures.....	6,020 00	6,000 00	6,000
Other real estate.....			3,860
Current expenses and taxes paid.....	7,447 17	5,115 97	8,623
Interest paid.....	947 22	24 98	
Exchanges for clearing house.....	46,867 58	18,722 45	24,145
Checks for cash items.....		1,286 25	1,471
Nickels and cents.....	134 16	218 05	387
Gold coin.....	4,872 50	4,905 00	1,780
Silver coin.....	15,795 75	5,916 80	898
U. S. and national bank notes.....	54,919 00	75,278 00	50,915
<b>Totals.....</b>	<b>\$1,773,110 31</b>	<b>\$1,491,719 55</b>	<b>\$1,612,664 5</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$250,000 00	\$250,000 00	\$250,000 0
Surplus fund.....	12,250 00	13,000 00	13,700 0
Undivided profits.....	28,718 50	13,317 99	21,614 1
Dividends unpaid.....		7,500 00	495 0
Individual deposits subject to check.....	397,749 99	267,068 71	656,790 8
Certificates of deposit.....	215,614 81	136,074 31	39,947 8
Savings deposits.....	719,232 39	675,290 98	587,698 47
Certified checks.....	1,064 99	1,973 67	465 88
Cashier's checks outstanding.....			
Due to banks and bankers.....	98,479 68	32,837 81	31,375 06
Notes and bills rediscounted.....		44,646 08	30,577 29
Bills payable.....	50,000 00	50,000 00	
<b>Totals.....</b>	<b>\$1,773,110 31</b>	<b>\$1,491,719 55</b>	<b>\$1,612,664 52</b>

No. 47.

## DETROIT SAVINGS BANK, DETROIT.

Organized 1849. Reorganized July 18, 1871.

SIDNEY D. MILLER, *President*; FREDERIO B. SIBLEY, *Vice President*; EUSTACE C. BOWMAN, *Cashier*.

DIRECTORS—Sidney D. Miller, Jas. E. Pittman, Frederic B. Sibley, Geo. Jerome, James McMillan, Geo. Hendrie, Chas. A. Dean, William K. Anderson, E. A. Chapoton.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$1,628,006 12	\$1,596,759 86	\$1,521,155 21	\$1,430,703 89
Stocks, bonds and mortgages .....	3,008,662 19	2,452,725 52	2,799,387 14	2,741,277 67
Overdrafts .....	3,667 06	2,741 80	1,373 33	1,197 48
Due from banks in reserve cities .....	466,374 45	347,802 88	297,625 45	290,024 37
Due from other banks and bankers .....	13,312 43	10,950 09	5,919 63	5,360 51
Banking house .....				
Furniture and fixtures .....	10,000 00	9,000 00	9,000 00	9,000 00
Other real estate .....				
Current expenses and taxes paid .....	14,157 92	594 99	9,016 23	19,550 87
Interest paid .....	2,070 50		492 36	2,655 92
Exchanges for clearing house .....	12,951 34	20,216 75	32,447 98	11,245 50
Checks and cash items .....	2,536 88	4,543 70	2,590 98	6,145 78
Nicks and cents .....	162 93	455 09	1,053 77	1,004 11
Gold coin .....	209,608 00	249,723 00	277,123 00	279,903 00
Silver coin .....	10,256 25	7,061 25	8,846 15	12,164 55
U. S. and national bank notes .....	185,610 00	126,553 00	91,498 00	135,471 00
<b>Totals .....</b>	<b>\$5,586,374 07</b>	<b>\$5,329,562 43</b>	<b>\$5,058,529 67</b>	<b>\$4,945,904 60</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund .....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits .....	259,125 55	226,018 96	265,478 77	308,084 59
Dividends unpaid .....		10,000 00	10,000 00	
Individual deposits subject to check .....	350,661 97	309,780 79	317,433 10	331,597 76
Certificates of deposit .....	38,220 78	23,594 08	20,621 99	74,453 19
Savings deposits .....	4,522,164 44	4,237,769 35	4,010,088 61	3,786,287 49
Certified checks .....	1,224 55	3,569 68	2,370 95	4,064 69
Cashier's checks outstanding .....				
Due to banks and bankers .....	94,976 78	121,479 21	85,407 59	142,448 22
Notes and bills rediscounted .....		47,405 41	47,128 66	23,623 66
Bills payable .....				
<b>Totals .....</b>	<b>\$5,586,374 07</b>	<b>\$5,329,562 43</b>	<b>\$5,058,529 67</b>	<b>\$4,945,904 60</b>

No. 94.

## THE DETROIT RIVER SAVINGS BANK, DETROIT

Organized March 26, 1890.

AARON A. PARKER, *President*; GEO. W. EDWARDS, *Vice President*; G. S. ROBINSON, *Cashier*.

DIRECTORS—Wm. Hendrie, A. R. Munger, A. A. Parker, J. E. Pittman, J. H. McMillan, Cameron Currie, G. W. Edwards, Sidney, T. Miller, John Pridgeon, Jr.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.
Loans and discounts.....	\$219,005 61	\$209,312 34	\$194,448
Stocks, bonds and mortgages.....	81,855 09	74,230 00	73,280
Overdrafts.....	15 08	688 12	63
Due from banks in reserve cities.....	32,199 15	55,271 81	27,530
Due from other banks and bankers.....			
Banking house.....			
Furniture and fixtures.....	1,050 80	1,050 80	1,050
Other real estate.....			
Current expenses and taxes paid.....	1,676 17	126 27	2,900
Interest paid.....			
Exchanges for clearing house.....			
Checks and cash items.....	6,477 95	4,242 88	8,841 2
Nickels and cents.....	36 18	40 28	29 6
Gold coin.....	225 00	300 00	210 0
Silver coin.....	402 00	678 00	664 0
U. S. and national bank notes.....	1,908 00	3,158 00	3,229 0
<b>Totals.....</b>	<b>\$345,850 94</b>	<b>\$349,098 50</b>	<b>\$312,855 4</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	7,000 00	8,000 00	8,000 00
Undivided profits.....	4,402 27	799 08	2,963 61
Dividends unpaid.....		3,000 00	
Individual deposits subject to check.....	94,344 06	121,183 87	106,298 67
Certificates of deposit.....	500 00	1,000 00	65 00
Savings deposits.....	113,868 92	99,514 45	85,083 15
Certified checks.....			
Cashier's checks outstanding.....			
Due to banks and bankers.....	10,000 00	10,000 00	10,000 00
Notes and bills rediscounted.....	15,735 69	5,801 12	
Bills payable.....			
<b>Totals.....</b>	<b>\$345,850 94</b>	<b>\$349,098 50</b>	<b>\$312,855 43</b>

## No. 9.

## THE DIME SAVINGS BANK, DETROIT.

Organized April 5, 1884.

SULLIVAN M. CUTOCHRON, *President*; JAMES E. SCRIPPS, *Vice President*; W. LIVINGSTONE, JR., *Second Vice President*; C. A. WARREN, *Cashier*; C. S. FLEMING, *Assistant Cashier*.  
 DIRECTORS—S. M. Outcheon, Geo. H. Barbour, J. L. Hudson, C. A. Warren, Jas. E. Scripps, Wm. Livingstone, Jr., Jas. B. McKay, Bethune Duffield, Marshall H. Godfrey.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts .....	\$342,927 87	\$452,651 48	\$391,540 48	\$363,444 81
Stocks, bonds and mortgages .....	772,187 28	579,219 89	557,894 87	544,875 13
Overdrafts .....	288 11	892 12	371 87	269 34
Due from banks in reserve cities .....	142,081 56	131,117 22	84,965 49	89,855 16
Due from other banks and bankers .....	493 42	433 45	458 55	173 45
Banking house .....				
Furniture and fixtures .....		2,517 50	1,849 45	1,849 45
Other real estate .....	72,236 56	80,986 56	82,686 56	82,686 56
Current expenses and taxes paid .....	2,387 22	1,008 09	645 10	5,480 46
Interest paid .....	595 44	805 17	8 42	12,693 11
Exchanges for clearing house .....		11,738 97		11,524 96
Checks and cash items .....	8,236 81		21,796 54	2,370 89
Nickels and cents .....	252 95	248 66	291 34	468 84
Gold coin .....	15,490 00	1,096 50	21,042 50	25,765 00
Silver coin .....	5,708 90	2,149 74	2,023 75	2,886 25
U. S. and national bank notes .....	22,490 00	18,057 00	29,808 00	31,879 00
<b>Totals .....</b>	<b>\$1,586,215 57</b>	<b>\$1,282,366 55</b>	<b>\$1,104,697 93</b>	<b>\$1,165,621 41</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund .....	27,000 00	28,000 00	29,000 00	30,000 00
Undivided profits .....	17,710 09	6,164 90	10,524 56	24,775 34
Dividends unpaid .....	74 00	202 00	1,646 00	24 00
Individual deposits subject to check .....	197,830 70	163,761 23	157,232 97	166,005 46
Certificates of deposit .....	220,697 50	65,198 27		5,210 77
Savings deposits .....	887,342 81	797,864 40	733,681 43	720,553 46
Certified checks .....	1,247 29	297 88	1,431 93	892 86
Cashier's checks outstanding .....			100 00	
Due to banks and bankers .....	34,313 68	5,859 75	4,790 15	3,159 52
Notes and bills rediscounted .....		15,028 92	56,290 83	15,000 00
Bills payable .....				
<b>Totals .....</b>	<b>\$1,586,215 57</b>	<b>\$1,282,366 55</b>	<b>\$1,194,697 93</b>	<b>\$1,165,621 41</b>

## FIDELITY LOAN AND TRUST COMPANY, DETROIT

R. W. GILLETT, *President*; F. W. HAYES, *Vice President*; J. P. GILMORE, *Sec*DIRECTORS—R. W. Gillett, Wm. H. Elliott, Jas. D. Standish, F. W. Hayes, Jas. E. Davis,  
C. A. Black, H. S. Pingree, Jno. Canfield, W. E. Burt, W. D. Preston.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.
Loans and discounts.....			
Stocks, bonds and mortgages.....	\$16,000 00	\$16,000 00	\$16,000 0
Overdrafts.....			
Due from banks in reserve cities.....			
Due from other banks and bankers.....			
Banking house.....			
Furniture, fixtures and expense account.....	51,371 83	52,209 03	52,877 46
Other real estate.....			
Current expenses and taxes paid.....			
Interest paid.....			
Exchanges for clearing house.....			
Checks and cash items.....			
Nickels and cents.....			
Gold coin.....			
Silver coin.....			
U. S. and national bank notes.....			
<b>Totals</b> .....	<b>\$67,371 83</b>	<b>\$68,209 03</b>	<b>\$68,877 40</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....			
Undivided profits.....	20,600 61	21,252 68	21,339 48
Dividends unpaid.....			
Individual deposits subject to check.....			
Certificates of deposit.....			
Savings deposits.....			
Certified checks.....			
Cashier's checks outstanding.....			
Due to banks and bankers.....	16,771 22	16,966 85	17,087 92
Notes and bills rediscounted.....			
Bills payable.....			
<b>Totals</b> .....	<b>\$67,371 83</b>	<b>\$68,209 03</b>	<b>\$68,877 40</b>



No. 5.

## GERMAN AMERICAN BANK, DETROIT.

Organized February 2, 1882.

JOHN S. GRAY, *President*; CHAS. E. KANTER, *Vice President*; F. B. HARPER, *Secretary*;  
GEO. H. KIRCHNER, *Assistant Cashier*.DIRECTORS—Edward Kanter, H. L. Kanter, C. E. Kanter, John S. Gray, F. B. Harper, W. H. Brace,  
Geo. R. Angell.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$403,255 93	\$409,126 46	\$324,678 14	\$164,794 35
Stocks, bonds and mortgages.....	344,709 56	387,025 56	351,800 56	329,259 00
Overdrafts.....	2,425 75	825 82	1,596 18	509 93
Due from banks in reserve cities.....	266,983 08	105,310 14	94,514 50	158,219 25
Due from other banks and bankers.....	9,643 63	8,395 62	9,625 60	8,054 49
Banking house.....				
Furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate.....				
Current expenses and taxes paid.....	4,508 80	5,459 14	1,309 80	6,590 44
Premiums paid.....	2,000 00	2,000 00	2,000 00	2,000 00
Exchanges for clearing house.....	14,680 98	14,104 04	6,006 58	3,556 55
Checks and cash items.....	2,305 84	2,843 66	3,002 53	852 29
Nicks and cents.....	167 55	291 34	392 88	292 67
Gold coin.....	66,695 00	74,830 00	90,482 50	91,475 00
Silver coin.....	6,762 25	12,995 75	8,177 50	7,081 80
U. S. and national bank notes.....	83,641 00	126,396 00	251,089 00	267,908 00
<b>Totals.....</b>	<b>\$1,310,670 22</b>	<b>\$1,142,708 53</b>	<b>\$1,061,127 75</b>	<b>\$1,083,643 57</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits.....	13,579 23	10,299 23	6,837 13	7,254 61
Dividends unpaid.....				
Individual deposits subject to check.....	322,112 63	265,908 36	260,952 98	212,346 29
Certificates of deposit.....	1,850 00	150 00	550 00	1,854 00
Savings deposits.....	706,963 21	729,167 32	648,839 38	662,395 39
Certified checks.....				8,416 53
Cashier's checks outstanding.....				
Due to banks and bankers.....	61,165 25	32,133 57	34,948 31	40,436 75
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>	<b>\$1,210,670 32</b>	<b>\$1,142,708 53</b>	<b>\$1,061,127 75</b>	<b>\$1,083,643 57</b>

No. 90.

## THE HOME SAVINGS BANK, DETROIT.

Organized December 11, 1883.

**JAMES MCGREGOR, President; JOS. TAYLOR, Vice President; W. H. ELLIS, Second C. I. FARRELL, Third Vice President; J. S. SCHMITTDIEL, Cashier; J. H. HAASS, Asst**  
**DIRECTORS—Jas. McGregor, C. I. Farrell, Geo. W. Radford, W. H. Ellis, Jos. Taylor, Jr**  
**A. G. Boynton, O. W. Shipman, L. Connor, Geo. Weber, Edwin F. Conely, Fred**

Resources.	Report of May 4.	Report of July 12.	Report Oct. 3.
Loans and discounts.....	\$778,782 80	\$682,989 11	\$578,853
Stocks, bonds and mortgages.....	318,591 64	309,867 69	298,689
Overdrafts.....			
Due from banks in reserve cities.....	60,431 63	20,687 01	17,480
Due from other banks and bankers.....	120,744 33	97,474 71	84,041
Banking house.....	3,076 88	3,146 06	3,146
Furniture and fixtures.....	9,122 15	9,586 67	9,904
Other real estate.....			
Current expenses and taxes paid.....	3,189 41	6,804 01	4,807
Interest paid.....	1,075 91	10,165 68	15,153
Exchanges for clearing house.....	25,240 51	22,384 12	25,989
Checks and cash items.....			
Nickels and cents.....	125 58	161 97	220
Gold coin.....	15,955 00	7,335 00	5,690
Silver coin.....	5,417 00	892 50	589
U. S. and national bank notes.....	45,270 00	62,908 00	24,655
<b>Totals.....</b>	<b>\$1,382,022 34</b>	<b>\$1,234,402 48</b>	<b>\$1,063,730 4</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 0
Surplus fund.....	20,000 00	20,000 00	20,000 0
Undivided profits.....	8,708 54	20,636 38	18,372 3
Dividends unpaid.....			
Individual deposits subject to check.....	413,781 96	312,096 41	225,125 2
Certificates of deposit.....	846 00	61,850 00	39,268 5
Savings deposits.....	626,221 11	526,584 99	469,177 6
Certified checks.....	4,645 36	2,697 54	1,161 8
Cashier's checks outstanding.....			
Due to banks and bankers.....	107,824 87	89,787 16	80,814 90
Notes and bills rediscounted.....			
Bills payable.....			10,000 00
<b>Totals.....</b>	<b>\$1,382,022 34</b>	<b>\$1,234,402 48</b>	<b>\$1,063,720 48</b>

No. 161.

## MCLELLAN &amp; ANDERSON SAVINGS BANK, DETROIT.

Organized May 18, 1898.

ANDREW MCLELLAN, *President*; HENRY CORVIE, *Vice President*; GEO. ANDERSON, *Cashier*.

DIRECTORS—Andrew McLellan, Geo. Anderson, J. B. Book, S. C. Sutter, Thos. S. Jerome, Henry Corvie, Geo. L. Beecher, James H. McDonald, W. Brandenburg.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....		\$378,589 19	\$254,234 52	\$362,899 07
Stocks, bonds and mortgages.....		92,563 52	109,015 05	104,886 74
Overdrafts.....		512 12	821 95	717 06
Due from banks in reserve cities.....		25,824 46	11,425 98	20,326 60
Due from other banks and bankers.....		291 40	109 52	122 70
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Current expenses and taxes paid.....		1,498 48	5,158 12	7,800 25
Interest paid.....		378 92	798 31	2,746 24
Exchanges for clearing house.....		5,542 14	6,324 52	1,100 20
Checks and cash items.....		512 71	911 07	441 83
Nicks and cents.....		61 87	41 41	9 81
Gold coin.....		10,085 00	10,650 00	10,605 00
Silver coin.....		414 60	241 25	197 20
U. S. and national bank notes.....		6,125 00	7,604 00	3,099 00
<b>Totals.....</b>		<b>\$416,906 41</b>	<b>\$407,325 70</b>	<b>\$414,011 90</b>
<b>Liabilities.</b>				
Capital stock paid in.....		\$146,700 00	\$150,000 00	\$150,000 00
Surplus fund.....				
Undivided profits.....		2,632 00	9,492 00	16,972 00
Dividends unpaid.....				
Individual deposits subject to check.....		109,415 37	87,378 82	79,848 82
Certificates of deposit.....		37,169 61		
Savings deposits.....		119,978 48	120,204 87	126,791 06
Certified checks.....				
Cashier's checks outstanding.....		15 00	60 01	100 00
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....			30,300 00	30,300 00
<b>Totals.....</b>		<b>\$416,906 41</b>	<b>\$407,325 70</b>	<b>\$414,011 90</b>

## REPORT OF THE COMMISSIONER OF

No. 4.

## THE MECHANICS' BANK, DETROIT.

Organized October 10, 1871.

E. H. BUTLER, *President*; WM. A. BUTLER, JR., *Cashier*.

DIRECTORS—E. H. Butler, J. Huff Jones, Wm. A. Butler, Jr., Allan Shelden, Fred E. I. Herbert Bowen.

Resources.	Report of May 4.	Report of July 12.	Report Oct. 1.
Loans and discounts.....	\$777,104 29	\$536,264 26	\$471,116
Stocks, bonds and mortgages.....	421,360 98	444,233 12	409,272
Overdrafts.....	19 53	249 77	256
Due from banks in reserve cities.....	193,451 96	174,617 37	174,667
Due from other banks and bankers.....	4,119 78	5,761 61	4,297
Banking house.....			
Furniture and fixtures.....			
Other real estate.....	9,780 00	8,780 00	8,780
Current expenses and taxes paid.....	4,991 60	8,470 68	12,712
Premiums paid.....	4,267 25	500 00	4,267
Exchanges for clearing house.....	4,588 87	17,679 54	6,661
Checks and cash items.....	1,980 86	565 81	1,343
Nickels and cents.....	111 56	88 75	186
Gold coin.....	21,290 00	29,000 00	17,125
Silver coin.....	11,788 00	4,511 00	3,120
U. S. and national bank notes.....	56,457 00	39,068 00	28,262
<b>Totals.....</b>	<b>\$1,513,336 67</b>	<b>\$1,269,779 91</b>	<b>\$1,142,170 6</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 0
Surplus fund.....	25,000 00	25,000 00	25,000 0
Undivided profits.....	20,212 63	15,106 40	25,650 0
Dividends unpaid.....			
Individual deposits subject to check.....	423,265 38	394,265 55	219,870 71
Certificates of deposit.....	6,220 31	5,284 36	10,824 6
Savings deposits.....	892,404 12	800,032 66	753,752 17
Certified checks.....	500 00	500 00	512 70
Cashier's checks outstanding.....		226 91	
Due to banks and bankers.....	30,733 23	3,124 08	1,560 26
Notes and bills rediscounted.....			
Bills payable.....			
<b>Totals.....</b>	<b>\$1,513,336 67</b>	<b>\$1,269,779 91</b>	<b>\$1,142,170 64</b>

No. 81.

## MICHIGAN SAVINGS BANK, DETROIT.

Organized February 19, 1877.

GEORGE PECK, *President*; JNO. H. KAPLE, *Vice President*; SAMUEL R. MUMFORD, *Treasurer*.

DIRECTORS—Jas. D. Standish, A. G. Lindsay, Clarence M. Burton, Henry A. Cleland, Simon J. Murphy, Geo. W. Latimer, John H. Kaple, Samuel R. Mumford, Geo. Peck, Geo. W. Balch, John Ward.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 12.
Loans and discounts.....	\$702,526 76	\$616,881 68	\$587,374 96	\$460,613 80
Stocks, bonds and mortgages.....	717,757 84	704,827 84	696,680 10	680,527 42
Overdrafts.....	1,502 10	288 40	170 55	297 30
Due from banks in reserve cities.....	202,880 80	177,961 95	160,684 96	195,894 82
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	3,027 41	3,027 41	3,027 41	4,290 84
Current expenses and taxes paid.....	32 86	829 99	11 12	230 03
Interest paid.....				18 00
Exchanges for clearing house.....	12,815 88	3,762 01	15,596 36	8,289 51
Checks and cash items.....	1,580 80	2,455 44	1,539 96	1,630 10
Nicks and cents.....	26 47	11 80	28 68	15 69
Gold coin.....	48,711 00	54,820 20	50,362 80	49,280 75
Silver coin.....	2,793 35	505 60	2,202 70	3,235 30
U. S. and national bank notes.....	21,821 00	21,631 00	38,851 00	29,011 00
<b>Totals.....</b>	<b>\$1,718,426 27</b>	<b>\$1,587,903 27</b>	<b>\$1,508,551 52</b>	<b>\$1,445,234 06</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits.....	35,716 79	40,491 68	32,091 27	36,601 01
Dividends unpaid.....	100 00	100 00	100 00	100 00
Individual deposits subject to check.....	161,196 59	168,567 84	174,018 26	175,700 95
Certificates of deposit.....	1,874 81	1,218 23	40,762 71	1,214 27
Savings deposits.....	1,832,328 61	1,197,408 30	1,077,158 48	1,083,372 35
Certified checks.....	1,876 03	712 27	176 95	302 00
Banker's checks outstanding.....		156 69	74 48	
Due to banks and bankers.....	5,338 94	4,223 81	4,169 37	18,042 48
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>	<b>\$1,718,426 27</b>	<b>\$1,587,903 27</b>	<b>\$1,508,551 52</b>	<b>\$1,445,234 06</b>

No. 15.

## THE PENINSULAR SAVINGS BANK, DETROIT

Organized August 27, 1887.

A. CHAPOTON, JR., *President*; JNO. M. DWYER, *Vice President*; JOS. PERRIEN, 2d V.  
B. MOORE, *Cashier*; J. H. JOHNSON, *Assistant Cashier*.DIRECTORS—E. O. Grosvenor, H. Becker, J. Perrien, Thos. Barlum, W. M. Johnson,  
Ratigan, Geo. Hanley, S. C. Karrer, S. Simon, M. Brennan, J. B. Moore, G. W. L.  
Chapoton, Jr., S. W. Clarkson, Albert H. Webb.

Resources.	Report of May 4.	Report of July 12.	Report Oct
Loans and discounts.....	\$2,469,925 49	\$1,825,159 80	\$1,987,0
Stocks, bonds and mortgages.....	684,557 62	706,007 62	692,6
Overdrafts.....	1,493 42	857 19	4
Due from banks in reserve cities.....	698,576 89	658,909 11	868,1
Due from other banks and bankers.....	19,084 60	15,877 74	14,3
Banking house.....	175,000 00	175,000 00	175,0
Furniture and fixtures.....	11,500 00	11,500 00	11,5
Other real estate.....	1,731 41	1,731 41	2,4
Current expenses and taxes paid.....	16,179 91	471 71	10,9
Interest paid.....	51,202 78	348 17	41,9
Exchanges for clearing house.....	17,173 10	24,253 05	19,5
Checks and cash items.....	15,500 12	23,969 65	30,8
Nickels and cents.....	826 50	849 95	2
Gold coin.....	11,072 50	10,735 00	67,9
Silver coin.....	16,169 88	13,390 50	11,4
U. S. and national bank notes.....	58,870 00	98,804 00	196,6
<b>Totals.....</b>	<b>\$4,248,864 22</b>	<b>\$3,561,364 40</b>	<b>\$4,101,3</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,0
Surplus fund.....	60,000 00	60,000 00	62,5
Undivided profits.....	84,842 28	37,598 55	66,4
Dividends unpaid.....	147 84	115 84	14
Individual deposits subject to check.....	1,728,505 71	1,568,316 60	2,302,4
Certificates of deposit.....	258,450 65	124,887 55	37,9
Savings deposits.....	1,028,730 45	845,992 90	725,0
Certified checks.....	12,831 77	9,370 15	3,7
Cashier's checks outstanding.....	50,234 90	44,826 36	
Due to banks and bankers.....	524,120 62	369,961 45	278,12
Notes and bills rediscounted.....			124,90
Bills payable.....			
<b>Totals.....</b>	<b>\$4,248,864 22</b>	<b>\$3,561,364 40</b>	<b>\$4,101,31</b>

No. 52.

## PEOPLE'S SAVINGS BANK, DETROIT.

Organized January 1, 1872.

M. W. O'BRIEN, *President*; F. A. SCHULTE, *Vice President*; G. E. LAWSON, *Cashier*;  
R. W. SMYLLIE, *Auditor*.Directors—F. F. Palma, George E. Lawson, John Mark, Joseph Schulte, W. C. Yawkey, M. W. O'Brien,  
W. B. Moran, F. A. Schulte, D. Whitney, Jr., Patrick Fitzsimons, George H. Barbour, Jeremiah Dwyer,  
H. W. Candler, Clarence Carpenter, C. A. Ducharme, Fred T. Moran, James L. Edson.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$2,140,529 80	\$1,814,563 63	\$1,698,212 30	\$1,231,818 80
Stocks, bonds and mortgages.....	4,420,005 58	4,126,946 28	3,597,999 84	3,610,009 52
Overdrafts.....	2,140 09	567 31	381 14	1,758 69
Due from banks in reserve cities.....	683,636 39	614,242 21	542,893 82	574,232 97
Due from other banks and bankers .....	14,881 40	26,840 98	9,456 17	6,795 75
Banking house.....				
Furniture and fixtures.....	18,975 00	16,500 00	16,500 00	16,500 00
Other real estate.....	161,408 68	172,521 41	162,139 26	168,022 33
Current expenses and taxes paid.....			78 36	1,983 25
Interest paid.....			38 07	6,680 89
Exchanges for clearing house .....	126,561 98	11,428 94	36,956 86	14,561 83
Checks and cash items.....	• 2,446 31	525 79	1,588 27	1,599 13
Nickels and cents.....	481 18	428 30	418 12	575 58
Gold coin.....	82,912 50	98,072 50	205,892 50	207,040 00
Silver coin.....	11,890 00	11,095 00	10,835 00	12,960 00
U. S. and national bank notes.....	265,327 00	290,888 00	156,727 00	157,061 00
<b>Totals .....</b>	<b>\$7,980,606 51</b>	<b>\$7,184,120 25</b>	<b>\$6,440,161 21</b>	<b>\$6,006,549 54</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	125,000 00	125,000 00	125,000 00	125,000 00
Undivided profits.....	138,258 25	97,576 47	124,783 59	148,466 80
Dividends unpaid.....				
Individual deposits subject to check.....	609,054 49	517,913 22	455,442 43	555,560 48
Certificates of deposit.....	66,343 25	78,393 83	73,083 97	67,564 71
Savings deposits.....	6,283,775 27	5,702,847 99	5,046,791 88	4,435,293 26
Certified checks.....	8,796 17	7,848 23	1,568 55	5,081 87
Cashier's checks outstanding.....				
Due to banks and bankers.....	199,470 08	155,040 51	113,540 84	124,582 92
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals .....</b>	<b>\$7,980,606 51</b>	<b>\$7,184,120 25</b>	<b>\$6,440,161 21</b>	<b>\$6,006,549 54</b>

## No. 7.

## STATE SAVINGS BANK, DETROIT.

Organized October 24, 1883.

GEO. H. RUSSEL, *President*; M. S. SMITH, *Vice President*; R. S. MASON, *Cashier*; A. *Cashier*.

DIRECTORS—Wm. C. Colburn, Wm. C. McMillan, Geo. H. Russel, Robert S. Mason, M. S. McMillan, Henry Russel, Frank J. Hecker, Chas. Stinchfield, Henry B. Ledyard, Clarence L. Freer, Harvey C. Parks, W. H. Elliot, Henry M. Campbell.

Resources.	Report of May 4.	Report of July 12.	Report Oct.
Loans and discounts .....	\$1,904,879 68	\$1,904,037 40	\$1,584,2
Stocks, bonds and mortgages .....	1,492,953 87	1,451,808 27	1,320,6
Overdrafts .....	817 21	4,217 90	6,5
Due from banks in reserve cities .....	360,841 83	282,488 87	215,4
Due from other banks and bankers .....	27,820 45	52,837 15	40,2
Banking house .....			
Furniture and fixtures .....	2,500 00	2,500 00	7,0
Other real estate .....			
Current expenses and taxes paid .....	256 28	2,191 89	2
Interest paid .....	916 87	3,933 31	3
Exchanges from clearing house .....	17,417 80	17,708 20	16,3
Checks and cash items .....	29,628 50	31,984 80	1,9
Nickels and cents .....	1,180 39	719 41	2
Gold coin .....	97,808 50	55,907 50	107,2
Silver coin .....	11,060 15	31,888 80	21,7
U. S. and national bank notes .....	104,823 00	79,588 00	78,2
<b>Totals .....</b>	<b>\$4,052,874 48</b>	<b>\$3,821,306 00</b>	<b>\$3,400,51</b>
<b>Liabilities.</b>			
Capital stock paid in .....	\$200,000 00	\$200,000 00	\$200,00
Surplus fund .....	100,000 00	100,000 00	100,00
Undivided profits .....	29,898 15	37,418 71	32,55
Dividends unpaid .....			
Individual deposits subject to check .....	712,612 93	685,189 58	636,16
Certificates of deposit .....	208,038 25	157,154 25	207,77
Savings deposits .....	2,689,330 96	2,368,111 88	2,129,21
Certified checks .....	500 00	619 70	2
Cashier's checks outstanding .....	904 82	12,275 50	22,16
Due to banks and bankers .....	112,064 37	110,586 88	72,60
Notes and bills rediscounted .....			
Bills payable .....	50,000 00	200,000 00	
<b>Totals .....</b>	<b>\$4,052,874 48</b>	<b>\$3,821,306 00</b>	<b>\$3,400,51</b>



## THE UNION TRUST COMPANY, DETROIT.

D. M. FERRY, *President*; W. C. McMILLAN, *First Vice President*; J. L. EDSON, *Second Vice President*; ELWOOD T. HANCO, *Secretary and Treasurer*.

**DIRECTORS**—J. L. Edson, W. H. Elliott, W. C. Colburn, S. D. Miller, H. B. Ledyard, Geo. H. Barbour, W. C. McMillan, James McMillan, F. J. Hecker, D. Whitney, Jr., B. A. Alger, D. M. Ferry, M. W. O'Brien, M. S. Smith, Geo. H. Russel, Hugh McMillan, F. W. Hayes, Simon J. Murphy, Geo. H. Hopkins, A. E. F. White, Charles Stinchfield, James D. Standish.

**EXECUTIVE COMMITTEE**—D. M. Ferry *ex officio* chairman, Hugh McMillan, D. Whitney, Jr., F. W. Hayes, M. W. O'Brien, W. C. Colburn, M. S. Smith, S. D. Miller, W. C. McMillan.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$78,250 00	\$104,610 67	\$114,955 42	\$114,775 50
Stock, bonds and mortgages .....	713,123 41	661,453 00	660,353 00	635,653 00
Overdrafts .....				
Due from banks in reserve cities .....	8,241 66	27,442 90	9,208 28	13,595 90
Due from other banks and bankers .....				
Banking house .....				
Furniture and fixtures .....	1,419 75	1,472 83	1,547 88	1,552 88
Other real estate .....				
Current expenses and taxes paid .....	2,358 06	3,096 69	9,312 27	10,021 11
Interest paid .....				
Exchanges for clearing house .....				
Checks and cash items .....			82 79	44 78
Nickels and cents .....				
Gold coin .....				
Silver coin .....				
U. S. and national bank notes .....				
<b>Totals .....</b>	<b>\$803,397 88</b>	<b>\$798,076 09</b>	<b>\$795,454 59</b>	<b>\$775,643 12</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund .....				
Undivided profits .....	30,008 82	37,188 99	41,824 89	43,024 76
Dividends unpaid .....				
Individual deposits subject to check .....	458 42	39,299 40	52,185 81	48,703 47
Certificates of deposit .....	223,257 19	184,160 49	169,498 89	151,915 89
Savings deposits .....				
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....	17,678 45	5,427 21		
Notes and bills rediscounted .....				
Bills payable .....	32,000 00	32,000 00	32,000 00	32,000 00
<b>Totals .....</b>	<b>\$803,397 88</b>	<b>\$798,076 09</b>	<b>\$795,454 59</b>	<b>\$775,643 12</b>

## No. 6.

## WAYNE COUNTY SAVINGS BANK, DETROIT.

Organized September 18, 1871.

S. DOW ELWOOD, *President*; D. M. FERRY, *Vice President*; JEROME CROUL, *Second*  
 WM. STAGG, *Secretary and Treasurer*; CHAS. F. COLLINS, *Assistant Secretary*;  
 DIRECTORS—D. M. Ferry, H. K. White, Jerome Croul, S. D. Elwood, Wm. A. Moor  
 Wm. S. Green, E. H. Flinn.

Resources.	Report of May 4.	Report of July 12.	Report Oct. 3
Loans and discounts.....	\$1,562,722 88	\$1,472,772 02	\$1,279,106
Stocks, bonds and mortgages.....	8,675,199 80	8,502,015 82	3,385,477
Overdrafts.....			
Due from banks in reserve cities.....	829,765 81	838,788 92	676,149
Due from other banks and bankers.....			
Banking house.....	110,000 00	110,000 00	110,000
Furniture and fixtures.....			
Other real estate.....	40,449 61	45,543 24	46,115
Current expenses and taxes paid.....			
Interest paid.....			
Exchanges for clearing house.....			
Checks and cash items.....	15,530 68	19,898 32	107,014
Nickels and cents.....	482 12	819 11	627
Gold coin.....	71,245 00	76,912 50	40,465
Silver coin.....	4,448 25	1,804 75	2,701
U. S. and national bank notes.....	29,805 00	18,373 00	35,514
Totals.....	\$6,339,629 15	\$6,086,415 68	\$5,688,171 1
Liabilities.			
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 0
Surplus fund.....	150,000 00	150,000 00	150,000 0
Undivided profits.....	354,200 72	326,940 50	335,602 4
Dividends unpaid.....			
Individual deposits subject to check.....			
Certificates of deposit.....			
Savings deposits.....	5,685,428 48	5,459,475 18	5,027,568 7
Certified checks.....			
Cashier's checks outstanding.....			
Due to banks and bankers.....			
Notes and bills rediscounted.....			
Bills payable.....			
Totals.....	\$6,339,629 15	\$6,086,415 68	\$5,688,171 15

No. 157.

## DEXTER SAVINGS BANK, DEXTER.

Organized April 22, 1883.

THOS. BIRKETT, *President*; E. F. CHASE, *Vice President*; H. WIRT NEWKIRK, *Cashier*.DIRECTORS—Thos. Birkett, E. F. Chase, Geo. Benton, C. H. Van Riper, W. D. Smith, S. L. Janney,  
H. Wirt Newkirk.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$331 18	\$39,012 68	\$59,923 53	\$67,661 52
Stocks, bonds and mortgages.....		2,955 07	3,455 07	4,105 07
Overdrafts.....				
Due from banks in reserve cities.....	18,928 11	13,736 05	10,050 65	19,339 49
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	1,163 26	1,265 78	1,273 28	1,273 28
Other real estate.....				
Current expenses and taxes paid.....	163 08	590 24	1,009 90	1,395 98
Interest paid.....			99 84	138 98
Exchanges for clearing house.....				
Checks and cash items.....		500 80		1,096 34
Nickels and cents.....	12 92	32 54	51 26	84 14
Gold coin.....	40 00	922 53	362 50	775 00
Silver coin.....	50 25	407 75	314 25	314 70
U. S. and national bank notes.....	5,281 00	2,034 00	2,484 00	3,917 00
<b>Totals.....</b>	<b>\$25,969 80</b>	<b>\$61,457 41</b>	<b>\$78,964 28</b>	<b>\$100,651 45</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$10,000 00	\$14,000 00	\$19,350 00	\$20,000 00
Surplus fund.....				
Undivided profits.....	28 38	498 38	1,823 54	3,033 41
Dividends unpaid.....				
Individual deposits subject to check.....	9,036 79	17,311 24	17,276 74	20,559 91
Certificates of deposit.....	2,017 49	14,818 88	21,829 09	35,251 97
Savings deposits.....	4,896 64	14,829 01	18,674 91	21,806 16
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>	<b>\$25,969 80</b>	<b>\$61,457 41</b>	<b>\$78,964 28</b>	<b>\$100,651 45</b>

No. 28.

## CITY BANK, DOWAGIAC.

Organized March 19, 1887.

JOHN LYLE, *President*; N. F. CHOATE, *Vice President*; F. W. LYLE, *Cashier*; I. B. GAY, *Teller*.

DIRECTORS—Nelson F. Choate, Frank W. Lyle, W. M. Lyle, C. E. Lyke, John

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.
Loans and discounts .....	\$198,260 22	\$187,023 80	\$171,280
Stocks, bonds and mortgages .....	31,050 38	29,150 38	17,392
Overdrafts .....	5,731 50	1,806 07	1,842
Due from banks in reserve cities .....	6,531 92		1,604
Due from other banks and bankers .....			
Banking house .....			
Furniture and fixtures .....	6,426 59	6,426 59	6,426
Other real estate .....	3,080 64	3,080 64	3,080
Current expenses and taxes paid .....	1,753 55	25 81	1,295
Interest paid .....	2,968 40	5,067 05	4,800
Exchanges for clearing house .....	781 05		2,148
Checks and cash items .....	865 52	1,866 77	851
Nickels and cents .....	110 29	193 00	16
Gold coin .....	8,890 00	3,685 00	2,992
Silver coin .....	904 00	53 74	669
U. S. and national bank notes .....	9,859 00	1,729 00	11,294
<b>Totals .....</b>	<b>\$277,662 06</b>	<b>\$289,107 85</b>	<b>\$225,696 4</b>
<b>Liabilities.</b>			
Capital stock paid in .....	\$60,000 00	\$60,000 00	\$60,000 0
Surplus fund .....	8,000 00	8,500 00	8,500 0
Undivided profits .....	668 34	419 98	1,158 0
Dividends unpaid .....			
Individual deposits subject to check .....	35,805 34	33,720 67	31,947 4
Certificates of deposit .....	163,190 38	120,810 87	114,009 7
Savings deposits .....			
Certified checks .....			
Cashier's checks outstanding .....			
Due to banks and bankers .....		666 88	81 1
Notes and bills rediscounted .....	10,000 00		
Bills payable .....		10,000 00	10,000 0
<b>Totals .....</b>	<b>\$277,662 06</b>	<b>\$289,107 85</b>	<b>\$225,696 4</b>

No. 142.

## MONROE COUNTY BANK, DUNDEE.

Organized September 26, 1891.

M. J. HOWE, *President*; C. F. E. LONG, *Vice President*; T. W. BARNES, *Cashier*.

Directors—Byron J. Corbin, C. F. E. Long, Wm. Clute, M. J. Howe, T. W. Barnes, Wm. C. Reeves, Mell Barnes.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$28,506 80	\$35,315 43	\$38,090 37	\$32,935 83
Stocks, bonds and mortgages .....	3,229 38	2,865 13	2,865 13	2,515 13
Overdrafts .....	1,418 07	2,107 49	1,581 26	4,366 71
Due from banks in reserve cities .....	4,115 45	478 31	811 55	4,336 55
Due from other banks and bankers .....	299 06	1,537 85		
Banking house .....				
Furniture and fixtures .....	1,277 58	1,275 00	1,275 00	1,275 00
Other real estate .....				
Current expenses and taxes paid .....	910 19	68 95	220 52	307 79
Interest paid .....	379 68	3 09	174 39	336 17
Exchanges for clearing house .....				
Checks and cash items .....	202 00	191 69		
Nickles and cents .....	19 04	11 26	50 32	27 43
Gold coin .....	1,405 00	1,510 00	2,015 00	1,600 00
Silver coin .....	329 75	446 00	395 60	109 25
U. S. and national bank notes .....	3,102 00	4,945 00	3,642 00	1,521 00
<b>Totals .....</b>	<b>\$55,193 50</b>	<b>\$50,250 20</b>	<b>\$45,621 14</b>	<b>\$49,270 84</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund .....		100 00	100 00	100 00
Undivided profits .....	1,837 47	68 45	414 15	802 05
Dividends unpaid .....		750 00		
Individual deposits subject to check .....	11,913 83	11,084 65	12,405 45	16,868 75
Certificates of deposit .....	26,442 21	23,246 33	16,701 54	16,506 04
Savings deposits .....				
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....		77		
Notes and bills rediscounted .....				
Bills payable .....				
<b>Totals .....</b>	<b>\$55,193 50</b>	<b>\$50,250 20</b>	<b>\$45,621 14</b>	<b>\$49,270 84</b>

No. 124.

## SHIAWASSEE COUNTY BANK, DURAND.

Organized October 5, 1891.

W. H. CLARK, *President*; CHAS. H. SAYRE, *Vice President*; F. N. CONN, *Cashier*

DIRECTORS—Edward Brown, E. E. White, T. M. Cooney, W. H. Clark, C. H. Sayre, A. F. C. F. N. Conn.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.
Loans and discounts.....	\$35,945 79	\$30,387 46	\$25,511 93
Stocks, bonds and mortgages.....	10,010 00	10,010 00	9,695 00
Overdrafts.....	8 56	75 49	1,539 34
Due from banks in reserve cities.....	3,370 29	3,038 08	7,842 25
Due from other banks and bankers.....	170 00	495 19	400 00
Banking house.....			
Furniture and fixtures.....	1,721 00	1,721 00	1,721 00
Other real estate.....			
Current expenses and taxes paid.....	610 72	13 90	525 25
Interest paid.....	186 22	16 78	121 19
Exchanges for clearing house.....			
Checks and cash items.....			609 70
Nickels and cents.....	121 78	127 77	61 80
Gold coin.....	1,130 00	1,072 50	1,445 00
Silver coin.....	761 75	977 40	282 00
U. S. and national bank notes.....	5,849 00	2,377 00	2,763 00
<b>Totals.....</b>	<b>\$59,885 06</b>	<b>\$50,307 57</b>	<b>\$52,516 96</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....		100 00	100 00
Undivided profits.....	1,604 53	284 17	906 97
Dividends unpaid.....			
Individual deposits subject to check.....	12,786 30	6,552 23	8,945 82
Certificates of deposit.....	20,494 28	18,371 17	17,564 17
Savings deposits.....			
Certified checks.....			
Cashier's checks outstanding.....			
Due to banks and bankers.....			
Notes and bills rediscounted.....			
Bills payable.....			
<b>Totals.....</b>	<b>\$59,885 06</b>	<b>\$50,307 57</b>	<b>\$52,516 96</b>

No. 114.

## TAWAS STATE SAVINGS BANK, EAST TAWAS.

Organized March 6, 1891.

M. H. FRENCH, *President*; MILO EASTMAN, *Vice President*; W. G. RICHARD, *Second Vice President*;  
F. F. FRENCH, *Cashier*.

DIRECTORS—M. H. French, Milo Eastman, W. P. Taft, H. T. Thomas, F. F. French, Wm. G. Richard,  
Geo. H. Chamberlain, N. Robinson, H. K. Oakes.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$39,897 74	\$74,908 85	\$62,801 84	\$27,268 89
Stocks, bonds and mortgages.....	8,909 98	7,822 98	7,655 13	6,830 13
Overdrafts .....	327 52	3,914 81	344 56	556 58
Due from banks in reserve cities.....	5,360 41	2,411 12	4,417 56	2,868 86
Due from other banks and bankers.....				
Banking house.....	3,204 15	3,316 15	3,439 85	3,562 55
Furniture and fixtures .....	1,200 00	1,200 00	1,286 00	1,286 00
Other real estate.....				
Current expenses and taxes paid .....		624 51	1,444 12	85 87
Interest paid.....	357 13	310 42	473 73	4 15
Exchanges for clearing house.....				1,032 15
Checks and cash items .....	107 19	1,945 76	543 44	1,532 43
Nicksels and cents.....	29 25	45 15	11 00	120 00
Gold coin .....	490 00	1,070 00	665 00	1,067 50
Silver coin.....	758 60	967 85	1,250 00	1,388 50
U. S. and national bank notes .....	3,658 00	2,716 00	552 00	1,194 00
<b>Totals .....</b>	<b>\$114,299 97</b>	<b>\$101,253 05</b>	<b>\$84,838 73</b>	<b>\$78,747 61</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	2,250 60	2,500 00	2,500 00	2,750 00
Undivided profits.....	1,205 00	689 56	1,692 44	151 43
Dividends unpaid.....				
Individual deposits subject to check.....	50,720 82	42,890 41	32,538 98	29,725 45
Certificates of deposit.....	5,891 50	5,891 50	3,768 50	2,758 50
Savings deposits.....	17,543 15	18,309 00	9,844 90	7,418 66
Certified checks.....				
Cashier's checks outstanding .....				
Due to banks and bankers .....		616 85		
Notes and bills rediscounted.....	12,100 00	10,456 23	9,198 91	10,943 57
Bills payable.....				
<b>Totals .....</b>	<b>\$114,299 97</b>	<b>\$101,253 05</b>	<b>\$84,838 73</b>	<b>\$78,747 61</b>

No. 53.

## MICHIGAN STATE BANK, EATON RAPIDS.

Organized July 22, 1884.

JNO. M. CORBIN, *President*; H. P. WEBSTER, *Vice President*; H. H. HAMILTON, *Cashier*  
E. S. HARRIS, *Assistant Cashier*.

DIRECTORS—Joseph Carr, H. P. Webster, E. S. Harris, H. H. Hamilton, A. Rogers, E. F. K.  
J. M. Corbin, Henry C. Minnie, I. N. Reynolds.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	R
Loans and discounts .....	\$115,472 50	\$108,726 01	\$96,201 92	
Stocks, bonds and mortgages .....	\$7,309 61	86,850 96	29,979 96	
Overdrafts .....	4,372 84	3,447 94	2,572 14	
Due from banks in reserve cities .....	2,920 67	6,766 28	1,889 12	
Due from other banks and bankers .....	1,458 78	41 02	2,482 86	
Banking house .....	5,500 00	5,500 00	5,500 00	
Furniture and fixtures .....	2,000 00	2,000 00	2,000 00	
Other real estate .....	7,176 57	7,176 57	7,176 57	
Current expenses and taxes paid .....	924 62	19 48	523 43	
Interest paid .....	896 88	107 44	613 50	
Exchanges for clearing house .....				
Checks and cash items .....	912 59	2,559 79	549 96	
Nickels and cents .....	10 93	9 98	21 26	
Gold coin .....	1,380 00	1,585 00	505 00	
Silver coin .....	301 00	190 00	689 45	
U. S. and national bank notes .....	5,598 00	2,900 00	2,802 00	
<b>Totals .....</b>	<b>\$186,128 89</b>	<b>\$177,890 41</b>	<b>\$153,807 15</b>	
<b>Liabilities.</b>				
Capital stock paid in .....	\$75,000 00	\$75,000 00	\$75,000 00	
Surplus fund .....	6,000 00	6,500 00	6,500 00	
Undivided profits .....	5,907 60	1,487 24	3,597 95	
Dividends unpaid .....	8 61	1,420 00	12 00	
Individual deposits subject to check .....	25,886 39	27,677 85	18,537 28	
Certificates of deposit .....	70,052 53	58,931 05	43,139 23	
Savings deposits .....				
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....	273 78			
Notes and bills rediscounted .....		1,864 27	2,030 69	
Bills payable .....		5,000 00	5,000 00	
<b>Totals .....</b>	<b>\$186,128 89</b>	<b>\$177,890 41</b>	<b>\$153,807 15</b>	



No. 129.

## ELK RAPIDS SAVINGS BANK, ELK RAPIDS.

Organized January 20, 1892.

R. W. BAGOT, *President*; H. H. NOBLE, *Vice President*; MILTON B. LANG, *Second Vice President*;  
F. B. MOORE, *Cashier*.

DIRECTORS—Horatio B. Lewis, Walter M. Andrus, Fitch R. Williams, Henry H. Noble, M. B. Lang,  
R. W. Bagot, Frank B. Moore, Winfield McLane, John H. McLane, Benj. R. Moore.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 8.	Report of Dec. 19.
Loans and discounts.....	\$50,410 56	\$53,009 84	\$34,309 61	\$36,684 00
Stocks, bonds and mortgages.....	19,218 63	18,018 63	17,118 63	16,986 23
Overdrafts.....	161 01	6 75	51 87	10 23
Due from banks in reserve cities.....	10,975 55	10,077 50	17,077 80	14,013 12
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	2,057 40	2,057 40	2,057 40	2,058 40
Other real estate.....				
Current expenses and taxes paid.....	757 66	20 20	887 78	1,457 42
Interest paid.....	88 85	22 55	267 13	481 27
Exchanges for clearing house.....				
Checks and cash items.....	332 02	270 75	284 48	572 95
Nickels and cents.....	87 87	89 22	79 66	64 88
Gold coin.....	285 00	795 00	1,420 00	1,460 00
Silver coin.....	794 00	763 50	1,154 05	1,089 00
U. S. and national bank notes.....	3,134 00	8,142 06	2,056 00	4,595 00
<b>Totals.....</b>	<b>\$88,302 05</b>	<b>\$93,272 84</b>	<b>\$76,763 86</b>	<b>\$79,722 59</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits.....	2,873 55	3,364 00	4,791 34	6,160 81
Dividends unpaid.....				
Individual deposits subject to check.....	20,281 89	19,982 29	14,164 57	13,138 69
Certificates of deposit.....	20,808 45	19,533 20	15,938 80	18,416 27
Savings deposits.....	7,322 16	6,377 35	5,953 15	6,007 82
Certified checks.....				
Cashier's checks outstanding.....	16 00	16 00	16 00	
Due to banks and bankers.....				
Notes and bills rediscounted.....		8,000 00		
Bills payable.....				
<b>Totals.....</b>	<b>\$88,302 05</b>	<b>\$93,272 84</b>	<b>\$76,763 86</b>	<b>\$79,722 59</b>

No. 152.

## FIRST STATE SAVINGS BANK, EVART.

Organized February 17, 1893.

O. R. DAVY, *President*; V. E. LACY, *Vice President*; C. H. ROSE, *Second Vice President*; WM. ROGERS, *Cashier*.

DIRECTORS—V. E. Lacy, O. R. Davy, C. H. Rose, Wm. Rogers, J. W. Matthe

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.
Loans and discounts.....	\$16,888 62	\$28,562 01	\$25,781 7
Stocks, bonds and mortgages.....	2,638 09	4,113 09	4,063 0
Overdrafts.....	276 65	146 28	12 0
Due from banks in reserve cities.....	12,153 50	11,897 22	11,138 0
Due from other banks and bankers.....	6,349 79		
Banking house.....			
Furniture and fixtures.....	1,310 71	1,310 71	1,310 7
Other real estate.....			
Current expenses and taxes paid.....	156 69	518 86	1,017 5
Interest paid.....	58 11	61 78	112 84
Exchanges for clearing house.....			
Checks and cash items.....	37 00	76 07	401 36
Nickels and cents.....	12 16	26 52	38 50
Gold coin.....	455 00	700 00	342 50
Silver coin.....	212 50	477 90	585 80
U. S. and national bank notes.....	3,655 00	3,097 00	2,371 00
<b>Totals.....</b>	<b>\$44,203 82</b>	<b>\$50,487 44</b>	<b>\$47,125 69</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$10,800 00	\$13,800 00	\$15,000 00
Surplus fund.....			
Undivided profits.....	726 88	1,474 71	2,809 35
Dividends unpaid.....			
Individual deposits subject to check.....	26,192 81	26,046 64	21,759 86
Certificates of deposit.....	3,916 34	5,142 34	3,923 63
Savings deposits.....	2,567 79	4,223 75	4,138 35
Certified checks.....			
Cashier's checks outstanding.....			
Due to banks and bankers.....			
Notes and bills rediscounted.....			
Bills payable.....			
<b>Totals.....</b>	<b>\$44,203 82</b>	<b>\$50,487 44</b>	<b>\$47,125 69</b>

No. 10.

## STATE BANK OF FENTON, FENTON.

Organized January 2, 1871.

J. BUCKBEE, *President*; A. CORNWALL, *Vice President*; W. W. MILLARD, *Cashier*.DIRECTORS—Josiah Buckbee, W. W. Millard, Clarence Tinker, A. Cornwall, Hudson A. Taylor,  
Maria B. Taylor.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts .....	\$93,531 24	\$79,129 68	\$74,810 02	\$66,157 47
Stocks, bonds and mortgages .....	23,580 00	25,580 00	25,580 00	25,180 00
Overdrafts .....	52 58			
Due from banks in reserve cities .....	12,004 19	10,185 47	8,895 57	12,702 30
Due from other banks and bankers .....				
Banking house .....	4,500 00	4,500 00	4,500 00	4,500 00
Furniture and fixtures .....	2,250 00	2,250 00	2,250 00	2,250 00
Other real estate .....				
Current expenses and taxes paid .....	587 56	14 50	472 88	818 39
Interest paid .....	223 53	28 27	123 74	483 79
Exchanges for clearing house .....				
Checks and cash items .....	88 18	185 19	179 95	239 63
Nicks and cents .....	128 66	98 10	119 33	120 88
Gold coin .....	5,185 00	5,865 00	6,085 00	5,350 00
Silver coin .....	1,446 75	1,688 70	2,822 20	2,370 60
U. S. and national bank notes .....	11,144 00	11,797 00	9,198 00	8,428 00
<b>Totals .....</b>	<b>\$154,721 69</b>	<b>\$141,256 91</b>	<b>\$135,011 69</b>	<b>\$128,601 06</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	4,000 00	4,500 00	4,500 00	4,500 00
Undivided profits .....	5,127 70	2,090 75	3,921 72	5,412 84
Dividends unpaid .....				
Individual deposits subject to check .....	29,306 76	21,570 55	9,677 25	9,796 27
Certificates of deposit .....	66,287 23	63,095 81	66,912 72	57,623 45
Savings deposits .....				
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....				
Notes and bills rediscounted .....				1,267 50
Bills payable .....				
<b>Totals .....</b>	<b>\$154,721 69</b>	<b>\$141,256 91</b>	<b>\$135,011 69</b>	<b>\$128,601 06</b>

No. 101.

## CITIZENS' COMMERCIAL AND SAVINGS BANK, FLINT

Organized August 4, 1890.

R. J. WHALEY, *President*; J. W. BEGOLE, *Vice President*; H. C. SPENCER, *Cashier*; W. E. Assistant Cashier.

DIRECTORS—Alex. McFarlan, S. J. Beecher, J. W. Begole, J. H. Whiting, D. D. Aitken, G. H. C. Spencer, R. J. Whaley, G. W. Buckingham, M. Ephraim, Wm. C. Durant.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.
Loans and discounts.....	\$452,090 45	\$427,875 99	\$394,595 62
Stocks, bonds and mortgages.....	102,912 96	101,806 77	88,165 27
Overdrafts.....	4,188 16	2,046 69	1,899 05
Due from banks in reserve cities.....	24,783 86	32,620 80	28,781 50
Due from other banks and bankers.....	6 59	152 92	665 25
Banking house.....			
Furniture and fixtures.....	18,000 00	18,000 00	18,000 00
Other real estate.....			
Current expenses and taxes paid.....	2,668 01	37 20	1,774 44
Interest paid.....	3,524 92	477 86	1,930 92
Exchanges for clearing house.....			638 72
Checks and cash items.....	5,857 04	2,671 91	
Nickels and cents.....	103 13	278 28	294 15
Gold coin.....	8,155 00	10,532 50	12,620 00
Silver coin.....	442 86	757 98	744 14
U. S. and national bank notes.....	20,537 00	12,217 00	7,561 00
<b>Totals.....</b>	<b>\$648,768 98</b>	<b>\$603,975 88</b>	<b>\$547,620 06</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	18,000 00	14,000 00	14,000 00
Undivided profits.....	20,832 41	9,939 16	17,571 47
Dividends unpaid.....		2,688 00	
Individual deposits subject to check.....	175,368 81	159,451 12	132,849 60
Certificates of deposit.....	25,553 41	11,848 06	180,059 89
Savings deposits.....	259,774 04	250,811 69	58,139 10
Certified checks.....			
Cashier's checks outstanding.....			
Due to banks and bankers.....	4,845 21	5,237 85	
Notes and bills rediscounted.....			
Bills payable.....			
<b>Totals.....</b>	<b>\$648,768 98</b>	<b>\$603,975 88</b>	<b>\$547,620 06</b>

No. 23.

## GENESEE COUNTY SAVINGS BANK, FLINT.

Organized May 1, 1872.

RUSSELL BISHOP, *President*; W. A. ATWOOD, *Vice President*; A. G. BISHOP, *Cashier*; JAS. MARTIN, *Assistant Cashier*.

DIRECTORS—Wm. W. Crapo, Russell Bishop, W. A. Atwood, Geo. R. Gold, C. C. Pierson, Jas. C. Wilson, F. H. Pierce, George E. Taylor, A. G. Bishop.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$445,746 06	\$420,900 09	\$331,669 81	\$328,226 70
Stocks, bonds and mortgages.....	265,532 18	266,697 74	263,242 36	266,997 36
Overdrafts.....	6,096 64	8,074 48	13,379 32	8,694 79
Due from banks in reserve cities.....	70,822 30	49,424 95	52,866 04	53,710 79
Due from other banks and bankers.....	8,471 60	5,085 71	18,145 01	4,694 23
Banking house.....				
Furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate.....	1,876 74	1,876 74	576 74	1,576 74
Current expenses and taxes paid.....	3,176 57	147 20	2,897 72	4,093 59
Interest paid.....	2,947 54	294 16	2,860 85	4,171 12
Exchanges for clearing house.....				
Checks and cash items.....	2,331 26	3,783 99	2,401 21	937 94
Nicks and cents.....	48 54	70 63	46 48	26 81
Gold coin.....	17,580 00	18,685 00	12,327 50	15,412 50
Silver coin.....	2,100 00	3,200 00	2,950 00	2,070 00
U. S. and national bank notes.....	14,664 00	13,780 00	12,191 00	15,844 00
<b>Totals.....</b>	<b>\$346,373 43</b>	<b>\$796,920 69</b>	<b>\$719,053 54</b>	<b>\$711,456 57</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	24,904 39	15,416 83	25,241 95	35,013 52
Dividends unpaid.....		2,045 00	25 00	
Individual deposits subject to check.....	137,980 68	111,707 34	91,726 71	101,512 43
Certificates of deposit.....	217,352 02	207,176 37	6,889 11	149,694 97
Savings deposits.....	316,015 24	305,454 35	444,982 86	274,614 83
Certified checks.....	121 10	121 10	121 10	300 00
Cashier's checks outstanding.....				
Due to banks and bankers.....			116 81	330 82
Notes and bills rediscounted.....		5,000 00		
Bills payable.....				
<b>Totals.....</b>	<b>\$346,373 43</b>	<b>\$796,920 69</b>	<b>\$719,053 54</b>	<b>\$711,456 57</b>

No. 165.

## UNION TRUST AND SAVINGS BANK, FLINT.

Organized July 11, 1898.

C. T. BRIDGMAN, *President*; M. DAVISON, *Vice President*; IRA H. WILDER, *C.*

DIRECTORS—C. T. Bridgman, Flint P. Smith, James J. Hurley, R. Putman, Wm. H. Edw. Davison, W. A. Patterson, C. H. Wisner, Ira H. Wilder.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.
Loans and discounts.....			\$171,141 82
Stocks, bonds and mortgages.....			6,400 00
Overdrafts.....			835 12
Due from banks in reserve cities.....			16,663 46
Due from other banks and bankers.....			135 80
Banking house.....			21,236 53
Furniture and fixtures.....			2,939 23
Abstract books, Genesee county.....			10,000 00
Current expenses and taxes paid.....			3,835 84
Interest paid.....			
Exchanges for clearing house.....			512 28
Checks and cash items.....			
Nickels and cents.....			89 89
Gold coin.....			4,285 00
Silver coin.....			2,850 00
U. S. and national bank notes.....			7,542 00
<b>Totals</b> .....			<b>\$247,397 02</b>
<b>Liabilities.</b>			
Capital stock paid in.....			\$149,194 67
Surplus fund.....			
Undivided profits.....			2,741 74
Dividends unpaid.....			
Individual deposits subject to check.....			50,898 51
Certificates of deposit.....			
Savings deposits.....			44,562 10
Certified checks.....			
Cashier's checks outstanding.....			
Due to banks and bankers.....			
Notes and bills rediscounted.....			
Bills payable.....			
<b>Totals</b> .....			<b>\$247,397 02</b>

No. 126.

## FIRST STATE AND SAVINGS BANK OF FLUSHING, FLUSHING.

Organized November 28, 1891.

DANIEL COTCHER, *President*; CARLOS PACKARD, *Vice President*; GEORGE PACKARD, *Cashier*.

DIRECTORS—D. Cotcher, C. Packard, F. A. Niles, F. P. Sayre, Wm. Hosie, H. Montgomery, G. Packard, J. Kimmell, Orrin Hart.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 18.
Loans and discounts .....	\$169,991 82	\$152,469 98	\$138,569 64	\$135,062 77
Stocks, bonds and mortgages.....	46,675 00	47,375 00	47,742 00	54,427 00
Overdrafts .....				
Due from banks in reserve cities.....	3,487 68	7,858 11	4,541 42	10,710 85
Due from other banks and bankers.....	2,428 24	2,189 56	2,159 40	2,684 74
Banking houses .....	2,874 71	2,874 71	2,874 71	2,874 71
Furniture and fixtures.....	2,125 29	2,125 29	2,125 29	2,125 29
Other real estate.....				
Current expenses and taxes paid.....	1,008 69	170 38	633 64	53 61
Interest paid.....	2,242 02	815 08	1,928 52	321 40
Exchanges for clearing house.....				
Checks and cash items .....	179 27	116 80	27 64	631 41
Nicks and cents.....	20 90	61 67	112 37	88 78
Gold coin .....	3,075 00	3,050 00	3,715 00	4,000 00
Silver coin .....	864 05	610 65	1,114 55	977 00
U. S. and national bank notes.....	1,502 00	3,380 00	6,392 00	2,775 00
<b>Totals .....</b>	<b>\$226,419 62</b>	<b>\$223,007 53</b>	<b>\$206,986 18</b>	<b>\$216,782 06</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00
Surplus fund.....	3,600 00	5,395 00	5,895 00	1,120 00
Undivided profits .....	5,980 25	1,270 16	4,008 64	490 88
Dividends unpaid.....		165 00	75 00	381 00
Individual deposits subject to check.....	8,614 58	9,556 95	9,086 18	13,462 48
Certificates of deposit.....	120,599 99	84,540 78	64,512 54	79,628 58
Savings deposits .....	42,644 85	67,079 64	68,578 87	66,649 12
Certified checks.....				
Cashier's checks outstanding .....				
Due to banks and bankers .....				
Notes and bills rediscounted .....				
Bills payable .....				
<b>Totals .....</b>	<b>\$226,419 62</b>	<b>\$223,007 53</b>	<b>\$206,986 18</b>	<b>\$216,782 06</b>

No. 141.

## STATE SAVINGS BANK OF FOWLER, FOWLER.

Organized September 19, 1892.

FRANK GRULER, *President*; FREDERICK SCHEMER, *Vice President*; W. H. SKELLING, C

DIRECTORS—C. Gruler, Frederick Schemer, John H. Corbit, Jos. Cook, Frank Gruler, W. J

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.
Loans and discounts .....	\$35,686 45	\$32,900 90	\$25,623 16
Stocks, bonds and mortgages .....	10,607 11	9,508 21	8,319 96
Overdrafts .....	1,198 79	21 88	6 78
Due from banks in reserve cities .....	562 58	1,793 44	3,694 80
Due from other banks and bankers .....			
Banking house .....			
Furniture and fixtures .....	850 13	850 13	850 13
Other real estate .....			
Current expenses and taxes paid .....	530 43	16 67	296 36
Interest paid .....	352 93	89 06	382 61
Exchanges for clearing house .....			
Checks and cash items .....	86 40	38 37	37 46
Nickels and cents .....	112 93	120 38	60 34
Gold coin .....	1,060 00	595 00	622 50
Silver coin .....	424 50	422 00	710 00
U. S. and national bank notes .....	2,086 00	3,229 00	2,260 00
<b>Totals .....</b>	<b>\$53,573 20</b>	<b>\$49,590 09</b>	<b>\$42,864 15</b>
<b>Liabilities.</b>			
Capital stock paid in .....	\$15,000 00	\$15,000 00	\$15,000 00
Surplus fund .....	125 00	325 00	325 00
Undivided profits .....	1,377 78	138 21	536 84
Dividends unpaid .....			
Individual deposits subject to check .....	5,616 78	6,651 57	6,090 28
Certificates of deposit .....	21,444 50	18,541 35	12,964 78
Savings deposits .....	10,009 24	8,933 96	6,947 75
Certified checks .....			
Cashier's checks outstanding .....			
Due to banks and bankers .....			
Notes and bills rediscounted .....			
Bills payable .....			
<b>Totals .....</b>	<b>\$53,573 20</b>	<b>\$49,590 09</b>	<b>\$42,864 15</b>



No. 153.

## GAYLORD STATE SAVINGS BANK, GAYLORD.

Organized March 4, 1893.

FRANK A. KRAMER, *President*; EARL B. BOLTON, *Vice President*; SANFORD W. BUCK, *Cashier*.

DIRECTORS—Sanford W. Buck, Earl B. Bolton, Frank A. Kramer, Henry J. Qua, John G. Berry, John M. Corbin.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$8,238 92	\$22,808 85	\$29,096 68	\$32,755 96
Stocks, bonds and mortgages.....				
Overdrafts.....	14 20	67 74	127 84	201 68
Due from banks in reserve cities.....	10,409 80	8,543 88	1,449 86	844 19
Due from other banks and bankers.....		2,000 00	76 11	238 49
Banking house.....				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Current expenses and taxes paid.....	219 28	326 83	892 43	1,120 51
Interest paid.....		13 95	72 84	167 63
Exchanges for clearing house.....				
Checks and cash items.....	3,587 85	2,588 11	454 40	545 32
Nichols and cents.....	15 53	63 49	123 02	150 78
Gold coin.....	785 00	1,120 00	830 00	1,505 00
Silver coin.....	148 48	804 20	286 00	666 25
U. S. and national bank notes.....	5,596 00	1,855 00	1,054 00	2,313 00
<b>Totals.....</b>	<b>\$30,000 06</b>	<b>\$36,185 54</b>	<b>\$35,452 68</b>	<b>\$41,568 81</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$8,890 00	\$12,340 00	\$15,000 00	\$15,000 00
Surplus fund.....				
Undivided profits.....	351 61	1,065 33	1,700 12	2,647 83
Dividends unpaid.....				
Individual deposits subject to check.....	17,625 20	15,960 08	10,876 46	12,238 40
Certificates of deposit.....	3,643 25	6,870 13	7,864 85	6,529 09
Savings deposits.....				
Certified checks.....		50 00		
Cashier's checks outstanding.....				
Due to banks and bankers.....			11 25	103 49
Notes and bills rediscounted.....				5,000 00
Bills payable.....				
<b>Totals.....</b>	<b>\$30,000 06</b>	<b>\$36,185 54</b>	<b>\$35,452 68</b>	<b>\$41,568 81</b>

No. 155.

## STATE SAVINGS BANK OF GRAND LEDGE, GRAND LEDGE

Organized April 15, 1898.

WILLARD J. BABCOCK, *President*; FRANK O. LORD, *Vice President*; FAYETTE W. DE PUY, *Cashier*

DIRECTORS—Cassius Alexander, Willard J. Babcock, Frank O. Lord, Fayette W. De Puy, L. Daniel Strange, C. H. Osband.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.
Loans and discounts.....	\$19,518 57	\$21,866 21	\$31,790 45
Stocks, bonds and mortgages.....	2,820 00	3,520 00	4,320 00
Overdrafts.....	211 11	362 24	226 14
Due from banks in reserve cities.....	5,355 41	8,548 39	4,955 28
Due from other banks and bankers.....	541 80	572 61	1,007 60
Banking house.....			
Furniture and fixtures.....	1,065 00	1,065 00	1,065 00
Other real estate.....			
Current expenses and taxes paid.....	313 50	566 24	1,140 33
Interest paid.....			3 16
Exchanges for clearing house.....			
Checks and cash items.....	308 31	139 51	15 50
Nickels and cents.....	21 44	66 17	54 82
Gold coin.....	795 00	1,440 00	2,195 00
Silver coin.....	157 35	910 30	281 90
U. S. and national bank notes.....	2,637 00	7,192 00	4,188 00
<b>Totals.....</b>	<b>\$33,764 49</b>	<b>\$46,248 70</b>	<b>\$51,238 16</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$17,370 00	\$20,520 00	\$24,500 00
Surplus fund.....			
Undivided profits.....	187 86	556 64	1,322 08
Dividends unpaid.....			
Individual deposits subject to check.....	6,442 15	7,414 00	7,229 81
Certificates of deposit.....	7,757 54	12,174 55	12,904 29
Savings deposits.....	2,006 94	5,588 51	5,281 98
Certified checks.....			
Cashier's checks outstanding.....			
Due to banks and bankers.....			
Notes and bills rediscounted.....			
Bills payable.....			
<b>Totals.....</b>	<b>\$33,764 49</b>	<b>\$46,248 70</b>	<b>\$51,238 16</b>

No. 61.

## GRAND RAPIDS SAVINGS BANK, GRAND RAPIDS.

Organized May 1, 1873.

CHAS. W. GARFIELD, *President*; WM. D. TALFORD, *Vice President*; F. A. HALL, *Cashier*; D. B. SHEDD, *Assistant Cashier*.

DIRECTORS—Wm. D. Talford, Charles W. Garfield, Edwin S. Pierce, George M. Edison, C. G. Swensberg, Justin M. Stanley, Aaron Brewer, N. Fred Avery, O. A. Ball, Roger W. Butterfield.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$763,651 42	\$683,901 04	\$506,994 46	\$361,853 75
Stocks, bonds and mortgages .....	536,129 15	518,923 43	521,003 43	563,859 50
Overdrafts .....	285 16	227 69	82 52	163 68
Due from banks in reserve cities .....	198,445 09	117,139 33	119,904 05	118,558 95
Due from other banks and bankers .....			1,000 00	
Banking house .....				
Furniture and fixtures .....	3,847 65	3,847 65	3,872 65	3,872 65
Other real estate .....	5,576 50	5,576 50	5,451 50	23,651 50
Current expenses and taxes paid .....	3,485 23	411 08	3,407 50	6,181 29
Interest paid .....	6,690 83	982 71	7,783 52	12,340 73
Exchanges for clearing house .....	7,236 62	3,475 43	1,460 31	1,576 09
Checks and cash items .....	307 33	900 68	317 04	866 01
Nichols and cents .....	197 80	133 52	165 64	257 88
Gold coin .....	10,555 00	10,175 00	5,392 50	9,270 00
Silver coin .....	5,195 65	4,297 95	4,896 85	3,723 65
U. S. and national bank notes .....	29,656 00	54,743 00	40,319 00	15,343 00
<b>Totals .....</b>	<b>\$1,571,809 48</b>	<b>\$1,404,645 01</b>	<b>\$1,220,540 97</b>	<b>\$1,121,518 68</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund .....	25,000 00	30,000 00	30,000 00	30,000 00
Undivided profits .....	46,538 10	23,647 70	29,673 98	39,587 03
Dividends unpaid .....	40 00	1,633 00	420 00	
Individual deposits subject to check .....	248,101 43	185,976 98	142,906 53	69,456 53
Certificates of deposit .....	456,435 68	425,422 53	309,644 69	252,335 52
Savings deposits .....	642,323 12	562,206 53	486,085 28	570,139 60
Certified checks .....	331 15	102 00		
Cashier's checks outstanding .....	3,000 00	1,100 00		
Due to banks and bankers .....				
Notes and bills rediscounted .....		24,556 27	31,805 54	10,600 00
Bills payable .....			40,000 00	
<b>Totals .....</b>	<b>\$1,571,809 48</b>	<b>\$1,404,645 01</b>	<b>\$1,220,540 97</b>	<b>\$1,121,518 68</b>

No. 65.

## KENT COUNTY SAVINGS BANK, GRAND RAPIDS.

Organized December 24, 1884.

JOHN A. COVODE, *President*; HENRY IDEMA, *Vice President*; J. A. S. VERDIER, *Cashier*; Assistant Cashier.DIRECTORS—Jno. A. Covode, T. J. O'Brien, D. A. Blodgett, Henry Idema, Jos. A. McKe  
John W. Blodgett, J. A. S. Verdier, E. Crofton Fox.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.
Loans and discounts .....	\$784,447 90	\$588,564 78	\$442,009 6
Stocks, bonds and mortgages .....	247,513 00	333,799 75	290,508 5
Overdrafts .....	910 85	447 73	692 2
Due from banks in reserve cities .....	148,273 20	119,518 46	101,733 7
Due from other banks and bankers .....	1,819 23	12,342 17	4,139 1
Banking house .....	25,000 00	30,000 00	30,000 00
Furniture and fixtures .....	3,350 40	3,801 14	3,801 1
Other real estate .....	5,250 74		
Current expenses and taxes paid .....	4,392 66	217 73	3,130 9
Interest paid .....	16,298 18	8,074 43	14,783 1
Exchanges for clearing house .....	3,799 20	4,330 51	9,793 42
Checks and cash items .....	392 21	10,835 27	110 16
Nickels and cents .....	147 84	141 47	290 62
Gold coin .....	22,317 50	26,050 00	23,830 00
Silver coin .....	1,647 00	858 85	700 74
U. S. and national bank notes .....	10,186 00	14,465 00	30,389 00
<b>Totals .....</b>	<b>\$1,355,945 41</b>	<b>\$1,148,507 34</b>	<b>\$955,911 84</b>
<b>Liabilities.</b>			
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	30,000 00	35,000 00	35,000 00
Undivided profits .....	37,648 16	14,141 85	29,250 07
Dividends unpaid .....		895 00	532 50
Individual deposits subject to check .....	433,446 38	332,325 79	293,894 64
Certificates of deposit .....	273,744 10	243,714 09	175,552 97
Savings deposits .....	531,106 32	461,997 31	346,681 66
Certified checks .....			
Cashier's checks outstanding .....			
Due to banks and bankers .....			
Notes and bills rediscounted .....		10,438 30	
Bills payable .....			25,000 00
<b>Totals .....</b>	<b>\$1,355,945 41</b>	<b>\$1,148,507 34</b>	<b>\$955,911 84</b>

## THE MICHIGAN TRUST COMPANY, GRAND RAPIDS.

LEWIS H. WITHEY, *President*; WILLARD BARNHART, *Vice President*; DARWIN D. CODY, *Second Vice President*; HENRY IDEMA, *Third Vice President*; ANTON G. HODENPYL, *Secretary*.

DIRECTORS—Thos. D. Gilbert, T. Stewart White, Lewis H. Withey, Daniel H. Waters, W. W. Cummer, Alfred D. Rathbone, R. B. Woodcock, James M. Barnett, E. Golden Flier, Harvey J. Hollister, N. L. Avery, Willard Barnhart, Samuel Sears, Charles H. Hackley, S. B. Jenks, Henry Idema, Darwin D. Cody, F. A. Gorham, John W. Champlin, Anton G. Hodenpyl, Frederick Loettgert.

EXECUTIVE COMMITTEE—Lewis H. Withey, Thomas D. Gilbert, Darwin D. Cody, Willard Barnhart, Daniel H. Waters, James M. Barnett, Anton G. Hodenpyl.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$261,301 45	\$312,202 92	\$194,984 45	\$242,555 28
Stocks, bonds and mortgages.....	276,489 81	278,718 50	217,503 14	239,736 72
Overdrafts.....				
Due from banks in reserve cities.....	123,389 72	115,401 68	66,795 63	145,913 24
Due from other banks and bankers.....	7,681 00	18,340 00	48,592 57	34,478 90
Banking house.....				
Furniture and fixtures.....	22,616 06	22,921 28	22,868 09	23,440 00
Other real estate.....				
Current expenses and taxes paid.....	8,124 81	1,141 64	7,943 00	141 44
Interest and premiums paid.....	5,486 12	1,620 21	3,282 11	651 41
Exchanges for clearing house.....	115 39	24,840 28	16,574 95	18,142 00
Checks and cash items.....	764 10	312 06	861 49	702 58
Nicks and cents.....	15 43	15 27	26 87	16 49
Gold coin.....	15,260 00	15,670 00	21,282 50	17,767 50
Silver coin.....	880 50	446 60	3,007 00	2,531 00
U. S. and national bank notes.....	4,582 00	5,491 00	11,032 00	4,537 00
Totals.....	\$726,556 38	\$696,616 44	\$614,361 80	\$730,608 56
Liabilities.				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	26,999 01	20,833 53	29,557 84	16,773 16
Dividends unpaid.....	206 88			
Individual deposits subject to check.....	237,608 31	277,192 19	255,340 40	384,761 68
Certificates of deposit.....	175,695 19	122,054 19	49,825 54	58,348 29
Trust deposits.....	35,846 99	26,736 53	29,554 69	20,642 10
Certified checks.....			83 83	83 83
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$726,556 38	\$696,616 44	\$614,361 80	\$730,608 56

No. 108.

## PEOPLE'S SAVINGS BANK, GRAND RAPIDS.

Organized December 22, 1890.

THEOS. HEFFERAN, *President*; JNO. PATTON, JR., *Vice President*; C. M. HEALD, *Second*  
CHAS. B. KELSEY, *Cashier*; W. A. MARTINDALE, *Assistant Cashier*.DIRECTORS—J. H. Gibbs, C. B. Judd, D. D. Cody, Jno. Patton, Jr., Wm. A. Smith, S. A.  
Waters, D. J. Leathers, Jno. Murray, C. M. Heald, T. Hefferan, C. H. Coit, C. H. Burkey,  
A. J. Daniels.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.
Loans and discounts .....	\$348,142 29	\$321,691 02	\$322,729 1
Stocks, bonds and mortgages .....	142,233 46	140,658 46	109,296 7
Overdrafts .....	300 61	398 28	561 8
Due from banks in reserve cities .....	99,899 73	43,808 63	26,756 0
Due from other banks and bankers .....	812 35	354 05	3 246 7
Banking house .....			
Furniture and fixtures .....	7,977 00	7,846 99	7,846 9
Other real estate .....			
Current expenses and taxes paid .....	3,805 22	562 45	2,448 5
Interest and premiums paid .....	3,085 89	998 70	3,255 7
Exchanges for clearing house .....	1,046 11	2,123 98	5,536 4
Checks and cash items .....	6,160 48	186 04	474 4
Nickels and cents .....	101 93	115 30	216 0
Gold coin .....	7,455 00	9,000 00	10,090 0
Silver coin .....	2,842 50	1,684 75	2,701 9
U. S. and national bank notes .....	9,882 00	9,272 00	32,779 0
<b>Totals .....</b>	<b>\$623,595 67</b>	<b>\$639,135 65</b>	<b>\$427,989 0</b>
<b>Liabilities.</b>			
Capital stock paid in .....	\$100,000 00	\$100,000 00	\$100,000 0
Surplus fund .....	9,000 00	12,000 00	12,000 0
Undivided profits .....	10,729 27	445 73	6,576 5
Dividends unpaid .....	35 00	678 00	150 0
Individual deposits subject to check .....	85,608 52	75,219 77	65,353 9
Certificates of deposit .....	261,818 73	203,353 59	184,970 3
Savings deposits .....	164,842 07	124,018 40	107,352 2
Certified checks .....			
Cashier's checks outstanding .....			
Due to banks and bankers .....	1,561 98	234 76	541 6
Notes and bills rediscounted .....		10,085 40	1,094 2
Bills payable .....			
<b>Totals .....</b>	<b>\$623,595 67</b>	<b>\$639,135 65</b>	<b>\$427,989 0</b>

No. 139.

## STATE BANK OF MICHIGAN, GRAND RAPIDS.

Organized June 25, 1892.

DANIEL MCCOY, *President*; I. C. SMITH, *Vice President*; CHAS. F. PIKE, *Cashier*.

DIRECTORS—Wm. J. Stuart, M. Shanahan, Wm. H. Jones, H. N. Moore, J. K. Johnston, S. B. Jenks, Edward Lowe, Chas. F. Pike, Daniel McCoy, C. C. Follmer, I. C. Smith, G. W. Perkins, Thomas Friant, H. M. Slawson.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$515,507 88	\$419,127 77	\$347,376 84	\$378,377 58
Stocks, bonds and mortgages.....	33,900 00	32,700 00	28,925 00	28,425 00
Overdrafts.....	224 87	170 84	63 19	415 03
Due from banks in reserve cities.....	60,965 06	35,065 37	22,845 16	33,956 09
Due from other banks and bankers.....	3,499 29	29,573 51	34,411 93	35,765 48
Banking house.....				
Furniture and fixtures.....	6,599 30	6,599 30	6,599 30	6,599 30
Other real estate.....				
Current expenses and taxes paid.....	3,608 77	289 00	2,948 46	6,996 73
Interest paid.....	1,470 98	207 88	2,058 47	4,330 76
Exchanges for clearing house.....	5,935 10	7,488 59	6,048 66	4,180 06
Checks for cash items.....	1,456 07	3,178 49	2,418 32	4,761 19
Nicks and cents.....	459 85	379 32	193 50	808 47
Gold coin.....	2,054 40	8,114 10	5,188 90	9,658 90
Silver coin.....	3,699 15	4,265 69	2,615 08	1,129 26
U. S. and national bank notes.....	12,699 00	29,747 00	29,884 00	8,800 00
<b>Totals.....</b>	<b>\$661,089 23</b>	<b>\$576,911 36</b>	<b>\$491,476 86</b>	<b>\$523,993 85</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	6,000 00	15,000 00	15,000 00	15,000 00
Undivided profits.....	14,586 99	1,764 41	9,216 81	15,544 50
Dividends unpaid.....				
Individual deposits subject to check.....	157,674 61	184,023 21	96,654 36	93,277 65
Certificates of deposit.....	209,317 71	157,027 48	108,941 59	121,579 55
Savings deposits.....	48,538 24	38,718 37	29,355 80	32,116 53
Certified checks.....	273 00	606 00	1 50	381 83
Cashier's checks outstanding.....			261 53	
Due to banks and bankers.....	24,553 67	6,786 89	10,000 66	10,255 77
Notes and bills rediscounted.....		13,000 00	12,044 61	35,337 82
Bills payable.....		10,000 00	10,000 00	
<b>Totals.....</b>	<b>\$661,089 23</b>	<b>\$576,911 36</b>	<b>\$491,476 86</b>	<b>\$523,993 85</b>

No. 27.

**FARMERS' BANK OF GRASS LAKE, GRASS LAKE.**

Organized April 24, 1883.

GEO. E. OSBORN, *President*; M. H. RAYMOND, *Vice President*; CHAS. M. SPINNING  
 DIRECTORS—A. Hitchcock, M. L. Raymond, Geo. E. Osborn, E. Robinson, Chas. M. Spi  
 Cadwell, E. L. Cooper, M. H. Raymond, W. R. Hoakway.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.
Loans and discounts.....	\$65,384 72	\$51,995 58	\$45,617 19
Stocks, bonds and mortgages.....	27,901 00	29,801 00	29,421 00
Overdrafts.....	697 11	420 37	604 09
Due from banks in reserve cities.....	4,327 76	11,614 52	9,048 65
Due from other banks and bankers.....			
Banking house.....			
Furniture and fixtures.....	3,600 00	3,600 00	3,600 00
Other real estate.....			
Current expenses and taxes paid.....	389 06	41 00	357 64
Interest paid.....	719 32	45 92	347 90
Exchanges for clearing house.....			
Checks and cash items.....	418 29	124 92	455 47
Nicksels and cents.....	81 17	90 24	60 63
Gold coin.....	1,372 50	1,566 00	650 00
Silver coin.....	438 40	1,247 05	1,401 35
U. S. and national bank notes.....	4,848 00	5,688 00	3,651 00
<b>Totals</b> .....	<b>\$110,167 32</b>	<b>\$106,983 70</b>	<b>\$95,209 92</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,100 00	1,200 00	1,200 00
Undivided profits.....	2,968 59	2,266 63	2,953 35
Dividends unpaid.....			
Individual deposits subject to check.....	17,441 90	16,740 97	10,354 74
Certificates of deposit.....	28,156 83	27,568 99	24,727 24
Savings deposits.....	35,501 00	33,207 11	30,974 56
Certified checks.....			
Cashier's checks outstanding.....			
Due to banks and bankers.....			
Notes and bills rediscounted.....			
Bills payable.....			
<b>Totals</b> .....	<b>\$110,167 32</b>	<b>\$106,983 70</b>	<b>\$95,209 92</b>



No. 95.

## SUPERIOR SAVINGS BANK, HANCOCK.

Organized April 17, 1890.

C. A. WRIGHT, *President*; JACOB BAER, *Vice President*; J. F. HAMBITZER, *Cashier*.

DIRECTORS—J. Vivian, Jacob Baer, C. A. Wright, E. Ryan, E. L. Wright.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$352,617 96	\$316,622 62	\$249,806 78	\$312,183 55
Stocks, bonds and mortgages.....	38,630 00	50,630 00	49,630 00	48,630 00
Overdrafts.....	281 85	280 73	226 87	171 24
Due from banks in reserve cities.....	87,704 06	92,126 98	71,697 21	80,891 35
Due from other banks and bankers.....	4,275 23	5,721 86	6,678 46	2,987 19
Banking house.....	19,401 58	19,401 58	19,401 58	19,401 58
Furniture and fixtures.....	1,563 96	1,563 96	1,563 96	1,563 96
Other real estate.....				
Current expenses and taxes paid.....	2,353 99	127 91	2,021 30	3,387 37
Interest paid.....	497 28	1,786 03	2,657 88	3,780 66
Exchanges for clearing house.....				
Checks and cash items.....	931 20	1,580 90	414 23	4,509 32
Nickels and cents.....	142 34	138 10	351 77	118 41
Gold coin.....	857 50	8,450 00	14,340 00	9,500 00
Silver coin.....	5,194 50	1,256 45	6,905 90	2,088 40
U. S. and national bank notes.....	40,161 00	51,780 00	37,514 00	25,263 00
<b>Totals.....</b>	<b>\$554,612 45</b>	<b>\$551,427 12</b>	<b>\$463,218 44</b>	<b>\$368,926 03</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus funds.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	12,563 37	11,312 66	15,847 35	20,806 12
Dividends unpaid.....				
Individual deposits subject to check.....	111,436 27	116,452 19	190,697 98	97,515 11
Certificates of deposit.....	185,484 77	184,769 76	25,435 77	20,389 84
Savings deposits.....	121,889 53	116,768 40	109,048 43	103,456 91
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	3,738 46	2,124 11	2,188 91	1,758 05
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>	<b>\$554,612 45</b>	<b>\$551,427 12</b>	<b>\$463,218 44</b>	<b>\$368,926 03</b>

No. 50.

## OCEANA COUNTY SAVINGS BANK, HART.

Organized October 31, 1887.

C. T. HILLS, *President*; A. L. CARR, *Vice President*; GEORGE R. BATES, *Second Vice President*; RICHMOND, *Cashier*; D. J. MATHEWS, *Assistant Cashier*.

DIRECTORS—L. N. Keating, A. L. Carr, D. J. Mathews, E. D. Richmond, C. H. Hackley, C. T. Hills.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.
Loans and discounts.....	\$106,011 97	\$102,204 30	\$91,777 23
Stocks, bonds and mortgages.....	12,104 71	12,629 71	12,379 71
Overdrafts.....		19 47	
Due from banks in reserve cities.....	3,828 19	2,417 28	4,631 02
Due from other banks and bankers.....	67 61		59 97
Banking house.....	4,160 80	4,160 80	4,160 80
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00
Other real estate.....	2,318 29	3,343 64	3,343 64
Current expenses and taxes paid.....	1,967 88	2,399 77	2,748 51
Interest paid.....	846 34	1,075 12	1,508 02
Exchanges for clearing house.....			
Checks and cash items.....	136 76	401 29	497 06
Nickels and cents.....	20 04	19 77	56 99
Gold coin.....	1,890 00	1,850 00	2,220 00
Silver coin.....	780 00	1,060 00	1,610 00
U. S. and national bank notes.....	3,177 00	4,347 00	6,430 00
<b>Totals.....</b>	<b>\$140,299 59</b>	<b>\$137,928 15</b>	<b>\$133,617 95</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$70,000 00	\$70,000 00	\$70,000 00
Surplus fund.....	5,500 00	5,500 00	5,500 00
Undivided profits.....	11,588 11	13,326 77	14,999 51
Dividends unpaid.....			
Individual deposits subject to check.....	14,312 84	10,232 78	13,789 85
Certificates of deposit.....	17,719 45	21,223 07	15,916 69
Savings deposits.....	15,169 01	17,630 83	13,355 34
Certified checks.....			
Cashier's checks outstanding.....			
Due to banks and bankers.....	10 18	14 70	56 56
Notes and bills rediscounted.....	6,000 00		
Bills payable.....			
<b>Totals.....</b>	<b>\$140,299 59</b>	<b>\$137,928 15</b>	<b>\$133,617 95</b>

## No. 11.

## HASTINGS CITY BANK, HASTINGS.

Organized October 26, 1886.

D. G. ROBINSON, *President*; CHESTER MESSER, *Vice President*; DAN W. REYNOLDS, *Cashier*; WM. H. POWERS, *Assistant Cashier*.

DIRECTORS—D. G. Robinson, C. Messer, W. H. Powers, D. W. Reynolds, P. T. Colgrove, John Carveth, R. B. Messer.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$184,838 86	\$177,870 73	\$149,160 70	\$136,965 74
Stocks, bonds and mortgages .....	15,504 05	14,504 05	15,954 05	14,097 05
Overdrafts .....			84 90	560 77
Due from banks in reserve cities .....	3,979 78	11,393 15	14,123 96	26,173 73
Due from other banks and bankers .....				
Banking house .....				
Furniture and fixtures .....	1,780 00	1,780 00	1,780 00	1,780 00
Other real estate .....	2,150 00	2,150 00		
Current expenses and taxes paid .....	1,609 85	218 12	1,200 38	1,786 49
Interest paid .....				
Exchanges for clearing house .....				
Checks and cash items .....	99 00	284 56	1,496 02	1,060 32
Nicksels and cents .....				
Gold coin .....	4,860 00	4,320 00	3,785 00	3,635 00
Silver coin .....	1,796 48	702 42	1,145 44	967 28
U. S. and national bank notes .....	3,366 00	4,591 00	6,498 00	4,266 60
<b>Totals .....</b>	<b>\$219,484 02</b>	<b>\$217,814 03</b>	<b>\$195,213 45</b>	<b>\$193,232 33</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund .....	9,000 00	12,000 00	12,000 00	12,000 00
Undivided profits .....	4,344 61	1,111 13	2,229 13	3,915 81
Dividends unpaid .....				
Individual deposits subject to check .....	31,922 87	31,022 36	27,229 04	39,671 56
Certificates of deposit .....	92,255 86	86,029 27	56,496 69	45,733 02
Savings deposits .....	7,060 68	7,651 27	7,248 59	6,961 99
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....				
Notes and bills rediscounted .....			15,000 00	10,000 00
Bills payable .....		5,000 00		
<b>Totals .....</b>	<b>\$219,484 02</b>	<b>\$217,814 03</b>	<b>\$195,213 45</b>	<b>\$193,232 33</b>

No. 78.

## HILLSDALE SAVINGS BANK, HILLSDALE.

Organized July 30, 1884.

CHAUNCEY F. COOK, *President*; H. S. WALSWORTH, *Vice President*; ASHER B. LA

DIRECTORS—J. F. Crume, J. F. King, J. H. Armstrong, C. F. Cook, H. S. Wa

Resources.	Report of May 4.	Report of July 12.	Report Oct.
Loans and discounts.....	\$281,649 83	\$262,462 78	\$233,88
Stocks, bonds and mortgages.....	59,076 55	55,256 55	58,75
Overdrafts.....	2,854 16	1,506 24	1,22
Due from banks in reserve cities.....	26,449 78	21,634 59	22,35
Due from other banks and bankers.....	5,765 00	21,951 70	18,96
Banking houses.....			
Furniture and fixtures.....	2,000 00	2,000 00	2,000
Other real estate.....			
Current expenses and taxes paid.....	945 20	1,445 15	1,811
Interest paid.....	3,609 95	5,994 12	7,477
Exchange for clearing house.....			
Checks and cash items.....	910 35	1,977 66	402
Nickels and cents.....	58 12	100 81	140
Gold coin.....	9,032 50	14,415 00	10,990
Silver coin.....	278 60	1,180 45	537
U. S. and national bank notes.....	8,078 00	16,984 00	7,926
Totals.....	\$400,708 04	\$406,855 16	\$361,540
Liabilities.			
Capital stock paid in.....	\$60,000 00	\$60,000 00	\$60,000
Surplus fund.....	20,000 00	20,000 00	20,000
Undivided profits.....	10,280 08	13,694 40	17,722
Dividends unpaid.....			
Individual deposits subject to check.....	77,268 33	72,891 34	51,299
Certificates of deposit.....	174,906 07	177,917 68	
Savings deposits.....	58,399 56	62,321 74	212,519
Certified checks.....			
Cashier's checks outstanding.....			
Due to banks and bankers.....			
Notes and bills rediscounted.....			
Bills payable.....			
Totals.....	\$400,708 04	\$406,855 16	\$361,540

No. 56.

## FIRST STATE BANK OF HOLLAND, HOLLAND.

Organized December 16, 1889.

ISAAC CAPPON, *President*; JNO. W. BEARDSLEE, *Vice President*; G. W. MOKMA, *Cashier*; ISAAC MARSELJE, *Assistant Cashier*.

DIRECTORS—I. Cappon, J. W. Beardslee, G. J. Kollen, J. W. Garvelink, G. W. Mokma, G. J. Diekema, I. Marsilje, Henry Kremers, Cornelius J. De Roo.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$145,385 83	\$187,618 75	\$111,715 41	\$111,375 00
Stocks, bonds and mortgages.....	45,664 82	48,031 49	46,506 49	46,256 49
Overdrafts .....	215 88	670 91	164 66	824 92
Due from banks in reserve cities .....	28,012 17	16,652 91	22,848 61	13,062 87
Due from other banks and bankers.....	6,569 73	9,972 01	447 90	3,219 39
Banking house.....	9,384 57	9,384 47	9,384 47	9,429 01
Furniture and fixtures .....	1,949 79	1,949 79	1,949 79	1,949 79
Other real estate.....				
Current expenses and taxes paid .....	1,287 06	210 39	694 27	1,390 57
Interest paid.....	1,496 12	410 48	1,633 74	2,054 23
Exchanges for clearing house.....				
Checks and cash items .....	435 08	282 99	310 22	72 92
Nickels and cents .....	119 21	84 83	105 24	108 00
Gold coin .....	1,165 00	2,255 00	715 00	1,815 00
Silver coin.....	1,994 70	1,065 90	1,328 91	228 85
U. S. and national bank notes .....	3,856 00	8,755 00	3,240 00	3,952 00
<b>Totals .....</b>	<b>\$247,985 89</b>	<b>\$237,344 42</b>	<b>\$201,084 71</b>	<b>\$195,784 04</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	1,829 78	1,800 00	1,800 00	1,800 00
Undivided profits.....	5,869 61	1,470 25	4,261 58	7,301 08
Dividends unpaid.....				
Individual deposits subject to check.....	49,249 53	45,328 95	42,224 97	28,839 69
Certificates of deposit.....	43,687 38	47,785 23	24,857 10	28,770 88
Savings deposits.....	90,202 82	90,234 48	74,391 06	72,522 89
Certified checks.....				
Cashier's checks outstanding .....				
Due to banks and bankers .....	146 87	725 56		
Notes and bills rediscounted.....	7,500 00		3,500 00	6,000 00
Bills payable.....				
<b>Totals .....</b>	<b>\$247,985 89</b>	<b>\$237,344 42</b>	<b>\$201,084 71</b>	<b>\$195,784 04</b>

No. 91.

## HOLLAND CITY STATE BANK, HOLLAND.

Organized January 30, 1890.

JACOB VAN PUTTEN, *President*; WM. H. BEACH, *Vice President*; CORNELIUS VER EDIRECTORS—J. Van Putten, C. Ver Schure, J. Van Putten, Jr., A. Van Putten, M.  
Wm. H. Beach, John C. Post, P. H. McBride, Dirk B. K. Van Raalte.

Resources.	Report of May 4.	Report of July 12.	Report Oct. 3
Loans and discounts.....	\$159,267 06	\$144,744 18	\$122,994
Stocks, bonds and mortgages.....	32,712 60	28,212 60	27,787
Overdrafts.....	743 05	328 30	528
Due from banks in reserve cities.....	5,455 12	8,978 59	11,887
Due from other banks and bankers.....	434 85	128 98	2,102
Banking house.....	15,801 75	17,015 25	17,451
Furniture and fixtures.....	4,025 00	4,025 00	4,906
Other real estate.....			
Current expenses and taxes paid.....	912 50	64 57	800
Interest paid.....	1,381 51	290 64	1,038
Exchanges for clearing house.....			
Checks and cash items.....	50 53	1,224 82	616
Nickels and cents.....	140 81	96 80	123
Gold coin.....	1,512 59	1,475 50	1,155
Silver coin.....	1,178 84	1,705 87	862
U. S. and national bank notes.....	4,427 00	4,972 00	4,266
<b>Totals.....</b>	<b>\$228,002 71</b>	<b>\$213,283 05</b>	<b>\$196,530</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000
Surplus fund.....	1,545 00	1,850 00	1,850
Undivided profits.....	4,934 29	657 27	3,851
Dividends unpaid.....		1,300 00	350
Individual deposits subject to check.....	91,689 50	54,195 91	56,789
Certificates of deposit.....	53,667 62	70,829 44	65,575
Savings deposits.....	13,772 39	15,153 59	11,717
Certified checks.....			
Cashier's checks outstanding.....			
Due to banks and bankers.....			
Notes and bills rediscounted.....	2,393 91	14,296 84	6,396
Bills payable.....	10,000 00	5,000 00	
<b>Totals.....</b>	<b>\$228,002 71</b>	<b>\$213,283 05</b>	<b>\$196,530</b>

No. 106.

## FIRST STATE AND SAVINGS BANK, HOLLY.

Organized October 27, 1890.

JAMES C. SIMONSON, *President*; HENRY W. DOWNING, *Vice President*; EMERSON M. NEWELL, *Cashier*.

DIRECTORS—Chas. A. Wilson, D. D. Hadley, H. W. Downing, J. C. Simonson, J. K. Tindall, M. S. Brewer, James H. Cummins.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$132,952 06	\$122,573 68	\$99,462 44	\$101,318 31
Stocks, bonds and mortgages.....	58,275 00	54,925 00	57,085 00	56,585 00
Overdrafts.....	265 68	141 81	51 30	447 73
Due from banks in reserve cities.....	26,302 62	19,500 11	26,471 15	10,145 88
Due from other banks and bankers.....	500 00			
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	671 75	671 75	691 25	961 68
Other real estate.....				
Current expenses and taxes paid.....	1,372 17	123 85	1,116 44	1,323 91
Interest paid.....	582 11	5 19	60 28	2,329 76
Exchanges for clearing house.....				
Checks and cash items.....	315 51	1,466 23	96 91	344 07
Nichols and cents.....	49 33	43 42	66 52	24 02
Gold coin.....	4,713 00	4,856 50	6,331 00	6,126 00
Silver coin.....	796 60	760 50	484 75	266 35
U. S. and national bank notes.....	6,282 00	8,482 00	4,896 00	7,294 00
<b>Totals.....</b>	<b>\$230,557 83</b>	<b>\$216,049 99</b>	<b>\$199,613 04</b>	<b>\$190,176 66</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,500 00	4,000 00	4,000 00	4,000 00
Undivided profits.....	6,384 27	2,000 22	4,256 94	7,461 48
Dividends unpaid.....		500 00	320 00	40 00
Individual deposits subject to check.....	25,210 43	21,013 37	20,228 02	14,707 26
Certificates of deposit.....	19,066 14	6,602 87	4,907 14	4,837 60
Savings deposits.....	128,001 99	181,538 53	115,805 94	109,335 32
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	395 00	395 00	295 00	295 00
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>	<b>\$230,557 83</b>	<b>\$216,049 99</b>	<b>\$199,613 04</b>	<b>\$190,176 66</b>

No. 131.

## FARMERS' STATE BANK OF HOMER, HOMER.

Organized January 20, 1882.

ALBERT ANDRUS, *President*; JOHN POWERS, *Vice President*; W. J. WEBSTER, *Cashier*

DIRECTORS—Albert Andrus, W. J. Webster, Philo Gibbs, John Powers, Geo. W. Aldrich, Fred

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 8.	Re D
Loans and discounts.....	\$28,977 77	\$26,108 63	\$21,166 18	1
Stocks, bonds and mortgages.....	656 00	656 00	656 00	
Overdrafts.....	40 67	19 55	16 83	
Due from banks in reserve cities.....	1,577 73	2,504 44	1,994 88	
Due from other banks and bankers.....				
Banking house.....	3,000 00	3,000 00	3,000 00	
Furniture and fixtures.....	800 00	800 00	800 00	
Other real estate.....				
Current expenses and taxes paid.....	326 66		223 00	
Interest paid.....		20 74	55 42	
Exchanges for clearing house.....				
Checks and cash items.....	22 70	10 47	53 31	
Nickels and cents.....	15 76	4 58	5 90	
Gold coin.....	1,455 00	400 00	407 50	
Silver coin.....	162 85	75 85	284 65	
U. S. and national bank notes.....	2,152 00	1,697 00	1,616 00	2.1
<b>Totals.....</b>	<b>\$39,186 84</b>	<b>\$35,291 81</b>	<b>\$30,279 67</b>	<b>\$35,64</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,00
Surplus fund.....	150 00	200 00	200 00	200
Undivided profits.....	581 95	46 87	291 09	948
Dividends unpaid.....		21 00		
Individual deposits subject to check.....	15,639 38	14,972 70	11,971 84	16,749
Certificates of deposit.....	5,815 56	3,051 24	2,816 74	2,411
Savings deposits.....				
Certified checks.....				800 (
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....	2,000 00	2,000 00		
<b>Totals.....</b>	<b>\$39,186 84</b>	<b>\$35,291 81</b>	<b>\$30,279 67</b>	<b>\$35,608 74</b>



No. 128.

## FIRST STATE BANK OF HOMER, HOMER.

Organized December 31, 1891.

THOMAS LYON, *President*; E. P. ALLEN, *Cashier*.

DIRECTORS—Thos. Lyon, Alvares E. Howell, Chas. C. Worthington, John W. Breakley, Thomas E. Kalow, Wm. A. Lane, B. F. Weatherbee.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$64,916 70	\$61,949 86	\$56,722 41	\$53,638 86
Stocks, bonds and mortgages .....	3,420 98	3,990 81	3,710 48	3,682 04
Overdrafts.....	951 68	471 28	2,241 57	1,173 84
Due from banks in reserve cities .....	3,032 10	181 01	1,131 14	10,492 91
Due from other banks and bankers .....				
Banking house .....				
Furniture and fixtures.....	4,500 00	4,500 00	4,500 00	4,500 00
Other real estate.....				
Current expenses and taxes paid.....	588 31	4 80	460 44	715 16
Interest paid.....	146 94	19 27	287 07	298 09
Exchanges for clearing house.....				
Checks and cash items.....	39 16	425 71		
Nicks and cents .....	62 23	48 87	5 91	4 53
Gold coin.....	450 00	460 00	500 00	1,080 00
Silver coin.....	123 30	217 10	42 50	58 30
U. S. and national bank notes .....	2,025 00	831 00	462 00	1,348 00
<b>Totals .....</b>	<b>\$80,256 39</b>	<b>\$73,048 71</b>	<b>\$70,043 52</b>	<b>\$76,920 73</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	750 00	1,000 00	1,000 00	1,000 00
Undivided profits.....	1,617 42	353 14	935 87	2,527 95
Dividends unpaid.....	72 84	257 87	129 03	
Individual deposits subject to check.....	25,815 18	17,014 56	15,931 17	29,116 78
Certificates of deposit.....	6,169 00	7,808 65	8,663 00	9,026 00
Savings deposits .....				
Certified checks .....	12 00			
Cashier's checks outstanding .....				
Due to banks and bankers.....		1,314 49	684 95	
Notes and bills rediscounted.....	10,800 00	10,300 00	7,300 00	
Bills payable.....			400 00	250 00
<b>Totals .....</b>	<b>\$80,256 39</b>	<b>\$73,048 71</b>	<b>\$70,043 52</b>	<b>\$76,920 73</b>

No. 109.

## FIRST STATE AND SAVINGS BANK, HOWELL.

Organized January 12, 1891.

CHARLES FISHBEEK, *President*; CHARLES CURTIS, *Vice President*; HERMAN J. WINCHELL,

DIRECTORS—Chas. Curtis, Asa Van Kleeck, Chas. Fishbeck, S. B. Rubert, John Ryan, Chas. A. &amp; Wm. P. Van Winkle.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Re I
Loans and discounts .....	\$110,454 79	\$89,169 11	\$70,180 91	4
Stock, bonds and mortgages .....	42,993 19	44,860 46	33,720 46	
Overdrafts .....				
Due from banks in reserve cities .....	13,500 73	8,646 67	1,663 77	
Due from other banks and bankers .....				
Banking house .....	4,439 32	4,439 32	4,439 32	
Furniture and fixtures .....	1,585 41	1,585 41	1,585 41	
Other real estate .....				
Current expenses and taxes paid .....	\$ 26	14 34	2 50	
Interest paid .....	40 07	135 04	173 32	
Exchanges for clearing house .....				
Checks and cash items .....	1,890 57	106 49	2,553 56	1,
Nickels and cents .....	77 46	40 26	89 16	
Gold coin .....	962 50	1,502 50	1,665 00	2,
Silver coin .....	970 75	1,336 20	1,006 80	1,
U. S. and national bank notes .....	9,964 00	9,963 00	9,118 00	8,5
<b>Totals.....</b>	<b>\$136,862 05</b>	<b>\$161,368 80</b>	<b>\$132,148 21</b>	<b>\$132,0</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$50,500 00	\$50,500 00	\$50,500 00	\$50,50
Surplus fund .....	900 00	900 00	900 00	900
Undivided profits .....	2,067 43	2,385 72	1,967 10	2,066
Dividends unpaid .....				
Individual deposits subject to check .....	15,640 92	15,488 61	15,668 74	11,686
Certificates of deposit .....	112,598 64	87,472 77	59,529 81	62,660
Savings deposits .....	5,130 06	5,121 70	2,582 56	2,575
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....				
Notes and bills rediscounted .....				
Bills payable .....				
<b>Totals.....</b>	<b>\$136,862 05</b>	<b>\$161,368 80</b>	<b>\$132,148 21</b>	<b>\$132,097 53</b>

No. 140.

## BOIES' STATE SAVINGS BANK, HUDSON.

Organized August 27, 1892.

STEPHEN A. EATON, *President*; JAMES B. THORN, *Vice President*; JOHN H. BOIES, *Cashier*.

DIRECTORS—Stephen A. Eaton, James B. Thorn, David J. Beachboard, H. V. C. Hart, D. H. Carpenter, E. M. Nix, John H. Boies, John M. Baker.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$67,685 05	\$75,487 45	\$53,659 01	\$50,209 86
Stocks, bonds and mortgages.....	115,047 18	111,835 18	101,244 77	99,278 07
Overdrafts .....	17,642 80	3,298 78	11,506 18	6,098 00
Due from banks in reserve cities .....	9,356 25	10,747 37	12,887 55	45,964 53
Due from other banks and bankers .....	416 69	188 70	-----	-----
Banking house.....	3,333 33	3,333 33	3,333 33	3,333 33
Furniture and fixtures .....	1,714 55	1,714 55	1,714 55	1,714 55
Other real estate .....	-----	-----	-----	-----
Current expenses and taxes paid .....	1,233 71	1,969 43	3,004 45	3,703 73
Interest paid.....	1,118 06	2,227 89	2,812 55	2,787 81
Exchanges for clearing house.....	-----	-----	-----	-----
Checks and cash items.....	506 20	182 41	91 80	100 43
Nickels and cents.....	84 52	75 67	141 02	153 41
Gold coin.....	2,547 50	2,850 00	545 00	1,742 50
Silver coin.....	527 20	980 95	756 05	496 90
U. S. and national bank notes.....	5,219 00	8,695 00	6,467 00	6,236 00
<b>Totals.....</b>	<b>\$226,434 04</b>	<b>\$223,556 66</b>	<b>\$198,163 26</b>	<b>\$222,968 62</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	-----	-----	-----	-----
Undivided profits.....	6,896 65	8,378 96	11,024 85	14,359 44
Dividends unpaid.....	-----	-----	-----	-----
Individual deposits subject to check .....	14,819 88	16,263 57	12,870 03	26,852 33
Certificates of deposit.....	91,373 44	80,755 11	-----	75,597 70
Savings deposits.....	36,120 43	33,559 02	36,898 33	21,059 10
Certified checks.....	-----	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	1,721 64	-----	-----	-----
Notes and bills rediscounted.....	-----	10,100 00	6,400 00	-----
Bills payable.....	-----	-----	5,000 00	-----
<b>Totals.....</b>	<b>\$226,434 04</b>	<b>\$223,556 66</b>	<b>\$198,163 26</b>	<b>\$222,968 62</b>

No. 143.

## THOMPSON SAVINGS BANK, HUDSON.

Organized October 23, 1892.

W. B. THOMPSON, *President*; G. I. THOMPSON, *Vice President*; CHAS. C. WHITNEY, *C.*

DIRECTORS—William B. Thompson, Fred S. Vedder, R. W. Thompson, G. I. Thompson, Chas. C.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	1
Loans and discounts .....	\$122,712 17	\$115,325 67	\$95,015 28	
Stocks, bonds and mortgages .....	172,847 12	171,386 42	185,574 24	
Overdrafts .....	3,488 85	1,902 17	5,532 56	
Due from banks in reserve cities .....	44,846 09	11,204 99	14,025 88	
Due from other banks and bankers .....	2,000 00			
Banking house .....	4,000 00	4,000 00	4,000 00	
Furniture and fixtures .....	6,108 04	6,050 00	6,050 00	
Other real estate .....	7,136 80	3,501 00	3,501 00	
Current expenses and taxes paid .....	2,530 86	108 55	1,151 31	
Interest paid .....	2,056 87	888 06	1,512 79	
Exchanges for clearing house .....				
Checks and cash items .....	640 82	645 43	308 40	
Nickels and cents .....	55 18	70 73	126 23	
Gold coin .....	5,100 00	160 90	130 00	
Silver coin .....	957 60	799 40	340 70	
U. S. and national bank notes .....	15,106 00	58,124 00	41,345 00	30
<b>Totals .....</b>	<b>\$390,432 00</b>	<b>\$374,621 72</b>	<b>\$358,608 39</b>	<b>\$366,</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,0
Surplus fund .....		1,000 00	1,000 00	1,0
Undivided profits .....	12,376 68	2,532 65	6,738 48	13,1
Dividends unpaid .....				
Individual deposits subject to check .....	30,229 25	21,253 17	22,447 85	25,33
Certificates of deposit .....				166,22
Savings deposits .....	247,826 07	244,835 90	228,422 06	57,571
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....				
Notes and bills rediscounted .....		5,000 00		
Bills payable .....				
<b>Totals .....</b>	<b>\$390,432 00</b>	<b>\$374,621 72</b>	<b>\$358,608 39</b>	<b>\$366,307 7</b>

No. 24.

## LAPEER COUNTY BANK, IMLAY CITY.

Organized January 26, 1886.

JNO. BORLAND, *President*; WALTER WALKER, *Vice President*; JNO. BORLAND, JR., *Cashier*; W. J. ABBS, *Assistant Cashier*.

DIRECTORS—Jno. Borland, J. E. Coope, Walter Walker, Edward E. Palmer, D. V. Yerex, Jno. Borland, Jr.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$115,556 87	\$110,861 17	\$101,816 24	\$87,798 06
Stocks, bonds and mortgages .....	45,075 40	39,014 67	34,955 75	29,791 22
Overdrafts .....	712 80	768 05	1,396 06	489 97
Due from banks in reserve cities .....	14,128 20	15,046 94	21,896 22	37,792 06
Due from other banks and bankers .....		20 88	50 00	350 00
Banking house .....	4,923 44	4,923 44	4,923 44	4,923 44
Furniture and fixtures .....	1,891 04	1,891 04	1,891 04	1,891 04
Other real estate .....	450 00	5,132 10	834 32	1,790 29
Current expenses and taxes paid .....	1,101 08	16 17	263 42	1,532 16
Interest paid .....	385 16	11 87		2,513 99
Exchanges for clearing house .....				
Checks and cash items .....	1,461 83	1,151 41	2,664 65	1,044 71
Nickels and cents .....	83 40	59 12	48 16	42 32
Gold coin .....	815 00	290 00	1,125 00	740 00
Silver coin .....	1,152 40	784 00	829 50	1,418 00
U. S. and national bank notes .....	7,098 00	7,325 00	9,518 00	6,463 00
<b>Totals .....</b>	<b>\$194,784 87</b>	<b>\$187,295 81</b>	<b>\$181,711 80</b>	<b>\$178,580 26</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	5,500 00	6,000 00	6,000 00	6,000 00
Undivided profits .....	5,617 89	889 53	3,439 28	8,598 70
Dividends unpaid .....				
Individual deposits subject to check .....	132,027 47	123,705 52	110,752 54	109,794 18
Certificates of deposit .....	1,639 01	6,700 76	11,520 00	3,887 38
Savings deposits .....				
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....				
Notes and bills rediscounted .....				
Bills payable .....				
<b>Totals .....</b>	<b>\$194,784 87</b>	<b>\$187,295 81</b>	<b>\$181,711 80</b>	<b>\$178,580 26</b>

No. 58.

## IONIA COUNTY SAVINGS BANK, IONIA.

Organized January 4, 1886.

H. R. WAGAR, *President*; L. B. TOWNSEND, *Vice President*; JOSIAH E. JUST, (

DIRECTORS—Larmon B. Townsend, Channoy, J. Rumsey, Nathan B. Hayes, A. F. Kelsey, Allen S. Wright, L. N. Olmsted, H. R. Wagar, Franklin H. Doland.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.
Loans and discounts.....	\$224,089 72	\$204,274 28	\$177,880 69
Stocks, bonds and mortgages.....	118,774 42	109,052 09	92,677 09
Overdrafts.....	10,757 12	7,458 43	7,972 98
Due from banks in reserve cities.....	10,739 54	11,896 81	10,863 85
Due from other banks and bankers.....	13,478 92	11,452 35	9,371 41
Banking house.....			
Furniture and fixtures.....	3,900 00	3,902 80	3,904 05
Other real estate.....			
Current expenses and taxes paid.....	2,061 29	240 08	1,405 40
Interest paid.....	2,801 70	498 72	3,808 12
Exchanges for clearing house.....			
Checks and cash items.....	15,395 08	7,582 81	2,108 62
Nickels and cents.....	7 50	22 80	11 12
Gold coin.....	182 50	3,660 00	10,045 00
Silver coin.....	4,610 48	6,488 80	4,784 67
U. S. and national bank notes.....	36,491 00	29,051 00	8,231 00
<b>Totals.....</b>	<b>\$444,029 17</b>	<b>\$400,791 95</b>	<b>\$334,063 95</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	8,000 00	9,500 00	9,500 00
Undivided profits.....	8,312 11	437 78	4,044 12
Dividends unpaid.....		269 50	
Individual deposits subject to check.....	54,552 28	67,497 79	25,799 71
Certificates of deposit.....	256,634 74	208,905 01	
Savings deposits.....	60,909 40	54,650 48	227,711 53
Certified checks.....			350 00
Cashier's checks outstanding.....			
Due to banks and bankers.....	580 22	723 20	112 72
Notes and bills rediscounted.....	5,090 42	3,798 19	13,545 87
Bills payable.....			
<b>Totals.....</b>	<b>\$444,029 17</b>	<b>\$400,791 95</b>	<b>\$334,063 95</b>

No. 135.

## COMMERCIAL BANK OF IRON MOUNTAIN, IRON MOUNTAIN.

Organized March 7, 1892.

JESSE SPALDING, *President*; JOHN F. HANCOCK, *Vice President*; OLIVER EVANS, *Cashier*.

DIRECTORS—Jesse Spalding, Warren J. Davis, Herbert M. Pelham, Oliver Evans, Ed. L. Parmenter, Jr., M. Levy, A. F. Wright, J. F. Hancock, Francis A. Brown.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$33,809 50	\$32,227 49	\$60,509 43	\$62,155 40
Stocks, bonds and mortgages .....	18,780 00	16,230 00	13,350 00	2,270 00
Overdrafts .....	63 82	1,289 75	2 86	5 45
Due from banks in reserve cities .....	11,233 85	3,970 27	5,963 12	2,987 76
Due from other banks and bankers .....	806 72	1,746 05	219 30	586 05
Banking house .....				
Furniture and fixtures .....	1,891 52	1,891 52	1,891 52	1,891 52
Other real estate .....				
Current expenses and taxes paid .....	1,577 71	127 82	1,133 12	1,933 70
Interest paid .....				
Exchanges for clearing house .....				
Checks and cash items .....	305 29	178 30	154 54	276 85
Niches and cents .....	110 08	115 34	114 02	124 40
Gold coin .....	3,445 00	1,200 00	3,000 00	3,000 00
Silver coin .....	558 00	1,480 00	1,186 50	1,140 50
U. S. and national bank notes .....	14,580 00	9,000 00	11,030 00	6,204 00
<b>Totals .....</b>	<b>\$146,710 99</b>	<b>\$119,371 54</b>	<b>\$108,504 41</b>	<b>\$82,475 68</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits .....	3,094 25	2,275 44	3,520 44	4,298 89
Dividends unpaid .....				
Individual deposits subject to check .....	48,394 57	29,515 65	19,228 21	14,850 74
Certificates of deposit .....	22,968 67	19,004 82	7,382 70	4,354 78
Savings deposits .....	19,494 21	14,498 58	11,446 11	7,678 44
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....	1,859 19	3,062 10	976 85	292 78
Notes and bills rediscounted .....				
Bills payable .....			10,000 00	
<b>Totals .....</b>	<b>\$146,710 99</b>	<b>\$119,371 54</b>	<b>\$108,504 41</b>	<b>\$82,475 63</b>

No. 160.

## PEOPLE'S SAVINGS BANK OF IRONWOOD, IRONWOOD

Organized May 13, 1893.

S. S. CURRY, *President*; J. H. TAYLOR, *Vice President*; A. D. GARNER, *Cashier*

DIRECTORS—J. H. Taylor, J. D. Day, S. S. Curry, M. P. O'Brien, L. J. Petit, D. McVichie W

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 8.
Loans and discounts .....		\$30,309 84	\$38,198 42
Stocks, bonds and mortgages .....		10,476 30	13,169 74
Overdrafts .....		175 78	878 27
Due from banks in reserve cities .....		15,164 35	11,296 82
Due from other banks and bankers .....		2,325 32	10,083 75
Banking house .....		4,000 00	4,000 00
Furniture and fixtures .....		800 00	800 00
Other real estate .....			
Current expenses and taxes paid .....		608 44	978 26
Interest paid .....			
Exchanges for clearing house .....			
Checks and cash items .....		264 48	158 23
Nickels and cents .....		38 15	85 50
Gold coin .....		3,510 00	3,800 00
Silver coin .....		1,015 00	1,265 75
U. S. and national bank notes .....		13,862 00	2,187 00
Totals .....		\$82,549 61	\$86,101 74
Liabilities.			
Capital stock paid in .....		\$30,310 00	\$35,020 00
Surplus fund .....			
Undivided profits .....		512 38	748 10
Dividends unpaid .....			
Individual deposits subject to check .....		35,012 12	32,898 16
Certificates of deposit .....		6,540 00	6,420 00
Savings deposits .....		9,637 81	11,227 48
Certified checks .....			
Cashier's checks outstanding .....			
Due to banks and bankers .....		37 30	
Notes and bills rediscounted .....			
Bills payable .....			
Totals .....		\$82,549 61	\$86,101 74



No. 12.

## THE PENINSULA BANK, ISHPEMING.

Organized October 27, 1887.

WM. SEDGWICK, *President*; OLE WALSETH, *Vice President*; I. B. ROBERTS, *Cashier*; D. P. HOUSEHOLDER, *Assistant Cashier*.

DIRECTORS—Wm. H. Williams, Otto Kær, Timothy Hughes, Robert Maxwell, Ole Walseth, Wm. Sedgwick, F. Braastad, Thos. Watters, T. H. Bargh.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$119,497 65	\$94,625 36	\$78,110 77	\$76,458 42
Stocks, bonds and mortgages .....	53,226 60	50,789 21	46,585 38	44,767 00
Overdrafts .....	946 42	1,179 70	1,280 80	1,217 06
Due from banks in reserve cities .....	96,719 36	6,104 75	13,862 27	9,197 84
Due from other banks and bankers .....	2,066 27	1,833 96	1,190 30	921 22
Banking house .....	15,500 00	15,500 00	15,500 00	15,500 00
Furniture and fixtures .....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate .....				
Current expenses and taxes paid .....				
Interest paid .....				
Exchanges for clearing house .....				
Checks and cash items .....	2,684 27	1,670 14	924 07	356 62
Nicks and cents .....	53 99	24 52	33 58	21 56
Gold coin .....	10,297 50	14,792 50	12,910 00	15,735 06
Silver coin .....	1,321 00	829 00	.677 00	1,048 00
U. S. and national bank notes .....	3,191 00	2,927 00	6,648 00	1,607 00
<b>Totals .....</b>	<b>\$246,504 06</b>	<b>\$190,776 14</b>	<b>\$178,671 77</b>	<b>\$167,829 72</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	8,000 00	8,000 00	8,000 00	9,000 00
Undivided profits .....	2,969 97	1,863 70	2,446 04	205 26
Dividends unpaid .....				1,491 00
Individual deposits subject to check .....	104,485 02	61,268 08	62,496 48	51,547 04
Certificates of deposit .....	23,443 86	28,456 07	16,514 83	15,429 88
Savings deposits .....	57,605 21	41,088 89	39,032 74	38,815 87
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....		159 45	181 68	1,310 72
Notes and bills rediscounted .....				
Bills payable .....				
<b>Totals .....</b>	<b>\$246,504 06</b>	<b>\$190,776 14</b>	<b>\$178,671 77</b>	<b>\$167,829 72</b>

No. 150.

## ITHACA SAVINGS BANK, ITHACA.

Organized January 16, 1893.

GEO. A. STEEL, *President*; C. WATERBURY, *Vice President*; C. A. PRICK, *Cashier*

DIRECTORS—James B. Crawford, C. E. Webster, Wm. F. Thompson, Willard M. Weller, J. C. Waterbury, J. Lee Potts, Geo. A. Steel, John C. Hicks.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	
Loans and discounts .....	\$57,339 42	\$58,997 44	\$58,496 88	
Stocks, bonds and mortgages .....	2,125 00	2,125 00	2,250 00	
Overdrafts .....		5 00	6 30	
Due from banks in reserve cities .....	2,309 59	4,743 80	2,796 18	
Due from other banks and bankers .....	500 00	4 20	32 46	
Banking house .....				
Furniture and fixtures .....	867 75	885 50	885 50	
Other real estate .....				
Current expenses and taxes paid .....	888 81	118 26	576 20	
Interest paid .....	10 62	17 06	168 41	
Exchanges from clearing house .....				
Checks and cash items .....	76 84	91 15	524 83	
Nickels and cents .....	74 10	80 19	21 87	
Gold coin .....	125 00	1,165 00	1,715 00	
Silver coin .....	220 00	641 00	1,262 00	
U. S. and national bank notes .....	3,152 00	2,794 00	4,371 00	
<b>Totals .....</b>	<b>\$67,559 13</b>	<b>\$71,662 60</b>	<b>\$69,106 12</b>	<b>\$7</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$26,500 00	\$25,000 00	\$25,000 00	\$25
Surplus fund .....		200 00	200 00	
Undivided profits .....	1,522 85	490 96	1,261 18	2,
Dividends unpaid .....				
Individual deposits subject to check .....	22,820 06	16,772 00	20,068 54	25,
Certificates of deposit .....	14,962 94	15,484 55	10,322 25	11,
Savings deposits .....	1,358 78	1,265 09	756 21	8
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....				
Notes and bills rediscounted .....				
Bills payable .....		2,500 00	1,300 00	
<b>Totals .....</b>	<b>\$67,559 13</b>	<b>\$71,662 60</b>	<b>\$69,106 12</b>	<b>\$75,074</b>

No. 68.

## JACKSON CITY BANK, JACKSON.

Organized January 1, 1885.

WM. M. THOMPSON, *President*; R. H. EMERSON, *Vice President*; BENJAMIN NEWKIRK, *Cashier*;  
G. R. BYRNE, *Assistant Cashier*.

DIRECTORS—Wm. M. Thompson, B. Newkirk, G. R. Byrne, R. H. Emerson, Anna M. Thompson.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$462,983 64	\$412,856 07	\$408,537 90	\$398,808 01
Stocks, bonds and mortgages.....	187,800 00	187,950 00	186,950 00	188,950 00
Overdrafts.....	4,926 66	2,027 11	2,116 28	2,678 26
Due from banks in reserve cities.....	86,085 59	25,003 20	24,983 65	31,196 42
Due from other banks and bankers.....	3,681 63	1,930 63	685 97	150 00
Banking houses.....	9,000 00	9,000 00	33,000 00	33,000 00
Furniture and fixtures.....	1,000 00	14,736 12	15,000 00	15,000 00
Other real estate.....	23,206 85	31,098 69	10,000 00	10,000 00
Current expenses and taxes paid.....	3,894 46	152 18	3,062 98	5,255 21
Interest paid.....				
Exchanges for clearing houses.....	8,450 76	337 62	1,202 16	922 03
Checks and cash items.....	87 75	95 55	30 00	14 13
Nickels and cents.....	29 10	66 13	59 89	27 14
Gold coin.....	6,252 50	11,155 00	21,654 40	15,329 20
Silver coin.....	1,897 90	3,906 35	2,583 65	2,842 35
U. S. and national bank notes.....	33,315 00	26,177 00	21,887 00	35,174 00
<b>Totals.....</b>	<b>\$836,751 84</b>	<b>\$725,991 70</b>	<b>\$726,603 88</b>	<b>\$733,741 75</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits.....	80,872 46	46,860 01	51,998 24	57,406 91
Dividends unpaid.....				
Individual deposits subject to check.....	384,459 41	307,096 01	302,750 40	324,418 41
Certificates of deposit.....	121,690 28	121,406 09	121,426 54	101,150 76
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	229 69	631 59	428 70	770 67
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>	<b>\$836,751 84</b>	<b>\$725,991 70</b>	<b>\$726,603 88</b>	<b>\$733,741 75</b>

No. 14.

## THE UNION BANK, JACKSON.

\* Organized November 1, 1888.

WM. H. WITHINGTON, *President*; C. C. BLOOMFIELD, *Vice President*; A. B. ROBINSON, J. A. M. WALKER, *Cashier*.

DIRECTORS—L. H. Field, Thos. A. Wilson, Zenas C. Eldred, Addison B. Robinson, Dwight &amp; Chas. C. Bloomfield, Wm. H. Withington.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	R. I
Loans and discounts.....	\$564,571 29	\$502,824 78	\$480,741 58	\$
Stocks, bonds and mortgages.....	192,803 09	172,573 09	147,715 91	
Overdrafts.....	3,985 98	702 65	2,667 09	
Due from banks in reserve cities.....	47,225 89	49,549 13	39,887 25	
Due from other banks and bankers.....				
Banking house.....	28,000 00	28,000 00	28,000 00	
Furniture and fixtures.....	7,091 47	7,091 47	7,861 68	
Other real estate.....	3,843 61	3,928 95	3,928 95	
Current expenses and taxes paid.....	7,483 06	262 00	2,905 69	
Interest paid.....	2,067 18	573 42	2,250 67	
Exchanges for clearing house.....	3,869 95	833 61	590 36	
Checks and cash items.....	395 97	606 22	338 82	
Nickels and cents.....	752 28	789 49	222 10	
Gold coin.....	40,835 00	45,802 50	37,832 75	25,
Silver coin.....	3,660 30	6,168 50	5,914 16	4,
U. S. and national bank notes.....	35,608 00	20,147 00	16,984 00	19,5
<b>Totals.....</b>	<b>\$941,743 02</b>	<b>\$839,851 76</b>	<b>\$727,371 21</b>	<b>\$730,3</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000
Undivided profits.....	38,066 89	25,285 65	33,463 73	42,435
Dividends unpaid.....		2,327 50		
Individual deposits subject to check.....	149,017 58	119,170 67	118,901 21	139,189
Certificates of deposit.....	200,864 89	185,967 02	116,792 18	120,394
Savings deposits.....	418,543 55	366,521 38	312,296 85	289,309
Certified checks.....			87 93	460 0
Cashier's checks outstanding.....				
Due to banks and bankers.....	15,220 61	4,791 91	15,317 26	18,541 54
Notes and bills rediscounted.....		10,767 68	10,570 05	
Bills payable.....				
<b>Totals.....</b>	<b>\$941,743 02</b>	<b>\$839,851 76</b>	<b>\$727,371 21</b>	<b>\$730,330 62</b>

No. 115.

## THE GROSVENOR SAVINGS BANK, JONESVILLE.

Organized March 28, 1891.

R. O. GROSVENOR, *President*; J. A. SIBBALD, *Vice President*; CHAS. F. WADE, *Cashier*;  
W. M. WETMORE, *Assistant Cashier*.

DIRECTORS—Ebenezer O. Grosvenor, John A. Sibbald, John S. Lewis, Edgar A. Wiener, Charles F. Wade.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$123,979 72	\$111,610 41	\$127,311 27	\$149,520 68
Stocks, bonds and mortgages .....	29,279 92	45,863 98	29,084 93	30,142 06
Overdrafts .....	2,223 74	7,013 26	6,652 66	3,891 44
Due from banks in reserve cities .....	29,668 89	21,864 92	19,610 16	9,786 81
Due from other banks and bankers .....				
Banking house .....				
Furniture and fixtures .....	1,600 00	1,500 00	1,500 00	1,500 00
Other real estate .....				
Current expenses and taxes paid .....	2,730 87	35 87	516 43	1,012 80
Interest paid .....	4,866 15	400 09	1,069 01	1,780 00
Exchanges for clearing house .....				
Checks and cash items .....	906 62	507 70	579 68	464 06
Nickels and cents .....	154 95	30 87	122 61	75 05
Gold coin .....	3,540 00	4,800 00	6,420 00	6,200 00
Silver coin .....	755 55	1,279 00	998 05	1,240 30
U. S. and national bank notes .....	11,308 00	7,589 00	7,019 00	6,380 00
<b>Totals .....</b>	<b>\$211,013 41</b>	<b>\$201,996 60</b>	<b>\$200,833 79</b>	<b>\$211,993 19</b>
Liabilities.				
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	4,000 00	10,000 00	10,000 00	10,000 00
Undivided profits .....	15,246 19	2,338 50	4,774 19	6,850 33
Dividends unpaid .....				
Individual deposits subject to check .....	27,414 22	22,521 56	37,944 80	29,863 15
Certificates of deposit .....	114,353 00	116,206 00	98,115 00	110,740 00
Savings deposits .....				
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....		980 54		39 71
Notes and bills rediscounted .....				5,000 00
Bills payable .....				
<b>Totals .....</b>	<b>\$211,013 41</b>	<b>\$201,996 60</b>	<b>\$200,833 79</b>	<b>\$211,993 19</b>

No. 147.

## HOME SAVINGS BANK OF KALAMAZOO, KALAMAZO

Organized December 27, 1892.

H. B. COLMAN, *President*; F. B. ORCUTT, *Vice President*; VERNON T. BARKER,Directors—Nehemiah Chase, Leonard G. Bragg, Herman H. Schaberg, Jas. T. Upjohn, V.  
H. B. Colman, F. B. Orcutt, Vernon T. Barker, Joseph Speyer, Otto Ihling, Lyman

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.
Loans and discounts.....	\$70,531 32	\$68,544 01	\$69,825 10
Stocks, bonds and mortgages.....	9,403 75	9,277 75	8,956 71
Overdrafts.....	2 87	58 52	11 21
Due from banks in reserve cities.....	7,339 10	3,327 09	3,980 30
Due from other banks and bankers.....			
Banking house.....			
Furniture and fixtures.....	6,935 28	6,935 28	6,935 28
Other real estate.....			
Current expenses and taxes paid.....	2,506 58	26 67	1,036 45
Interest paid.....			
Exchanges for clearing house.....			
Checks and cash items.....	506 25	791 73	1,943 46
Nickels and cents.....	13 51	6 13	15 84
Gold coin.....	2,047 50	2,625 00	2,125 00
Silver coin.....	740 00	349 10	428 85
U. S. and national bank notes.....	5,894 00	1,958 00	5,734 00
<b>Totals</b> .....	<b>\$105,970 16</b>	<b>\$94,409 28</b>	<b>\$102,101 92</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$46,580 00	\$50,000 00	\$50,000 00
Surplus fund.....			
Undivided profits.....	3,227 49	766 27	1,973 83
Dividends unpaid.....			
Individual deposits subject to check.....	27,763 92	17,191 29	16,773 81
Certificates of deposit.....	15,880 10	17,578 13	19,055 20
Savings deposits.....	7,562 86	7,700 73	8,725 94
Certified checks.....			
Cashier's checks outstanding.....			
Due to banks and bankers.....	4,956 29	1,177 86	5,573 14
Notes and bills rediscounted.....			
Bills payable.....			
<b>Totals</b> .....	<b>\$105,970 16</b>	<b>\$94,409 28</b>	<b>\$102,101 92</b>

## No. 1.

## KALAMAZOO SAVINGS BANK, KALAMAZOO.

Organized January 12, 1889.

CHAS. J. MONROE, *President*; HENRY BRES, *Vice President*; R. J. WILLIAMSON, *Cashier*;  
F. G. DEWEY, *Assistant Cashier*.

DIRECTORS—C. J. Monroe, Henry Brees, Wm. G. Kirby, Jno. Mackey, Wm. J. Kirby, A. C. Wortley,  
R. J. Williamson, Frederick A. Smith, John W. Kirby.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$349,495 22	\$258,683 76	\$192,984 62	\$214,112 19
Stocks, bonds and mortgages .....	299,328 37	296,284 87	290,290 07	251,730 07
Overdrafts .....		70 68	5 41	
Due from banks in reserve cities .....	77,327 88	84,761 21	133,399 81	110,548 64
Due from other banks and bankers .....				
Banking house .....	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures .....				
Other real estate .....	1,500 00	1,500 00	1,500 00	1,500 00
Current expenses and taxes paid .....	2,106 50	447 73	1,859 13	78 87
Interest paid .....	2,365 87	950 22	1,785 24	215 64
Exchanges for clearing house .....				
Checks and cash items .....	284 04	567 47	2,389 15	2,143 01
Nielsens and cents .....	825 47	783 43	585 79	523 31
Gold coin .....	15,745 00	13,850 00	17,135 00	15,390 00
Silver coin .....	1,985 00	1,545 00	1,975 45	2,345 00
U. S. and national bank notes .....	28,899 00	35,116 00	21,067 00	27,479 00
<b>Totals .....</b>	<b>\$790,861 35</b>	<b>\$699,509 26</b>	<b>\$674,996 64</b>	<b>\$666,070 73</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	40,000 00	45,000 00	45,000 00	50,000 00
Undivided profits .....	26,823 47	10,643 75	16,809 28	5,825 30
Dividends unpaid .....				
Individual deposits subject to check .....	41,058 81	36,956 57	33,895 32	33,087 48
Certificates of deposit .....	129,476 25	114,113 53	97,845 88	102,908 05
Savings deposits .....	471,896 48	424,832 04	396,488 45	392,967 73
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....	31,806 34	18,413 97	45,457 71	31,237 17
Notes and bills rediscounted .....				
Bills payable .....				
<b>Totals .....</b>	<b>\$790,861 35</b>	<b>\$699,509 86</b>	<b>\$674,996 64</b>	<b>\$666,070 73</b>

No. 41.

## LAKE ODESSA SAVINGS BANK, LAKE ODESSA.

Organized May 22, 1888.

H. R. WAGAR, *President*; E. E. WAGAR, *Vice President*; W. J. PEROIVAI, *Cash*

DIRECTORS—H. R. Wagar, F. L. Wagar, E. O. Wagar, E. E. Wagar, N. W. Page.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.
Loans and discounts.....	\$19,980 91	\$19,804 59	\$16,783 84
Stocks, bonds and mortgages.....	5,005 00	5,605 00	5,355 00
Overdrafts.....	2,216 73	2,340 25	3,106 23
Due from banks in reserve cities.....	4,830 47	584 40	1,535 00
Due from other banks and bankers.....	875 00	875 00	875 00
Banking houses.....	1,209 00	1,200 00	1,200 00
Furniture and fixtures.....	908 65	908 65	908 65
Other real estate.....	12,843 00	12,518 00	12,273 00
Current expenses and taxes paid.....	306 31	52 05	270 62
Interest paid.....	102 72	11 66	210 85
Exchanges for clearing house.....			
Checks and cash items.....	916 56	961 08	401 61
Nickels and cents.....	57 44	37 24	55 06
Gold coin.....	110 00	35 00	255 00
Silver coin.....	149 10	218 00	116 70
U. S. and national bank notes.....	1,627 00	2,858 00	2,401 00
<b>Totals.....</b>	<b>\$50,428 89</b>	<b>\$47,474 02</b>	<b>\$45,247 56</b>
<b>Liabilities.</b>			
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,000 00	1,100 00	1,100 00
Undivided profits.....	2,529 54	2,633 91	2,986 78
Dividends unpaid.....			
Individual deposits subject to check.....	7,636 67	9,019 13	8,694 15
Certificates of deposit.....	14,262 65	9,549 15	6,482 32
Savings deposits.....			
Certified checks.....			
Cashier's checks outstanding.....			
Due to banks and bankers.....		171 83	984 81
Notes and bills rediscounted.....			
Bills payable.....			
<b>Totals.....</b>	<b>\$50,428 89</b>	<b>\$47,474 02</b>	<b>\$45,247 56</b>



No. 16.

## INGHAM COUNTY SAVINGS BANK, LANSING.

• Organized November 1, 1886.

H. J. DOWNEY, *President*; E. L. ROBERTSON, *Vice President*; J. A. MAY, *Cashier*; L. ADELBERT BAKER, *Assistant Cashier*.

DIRECTORS—E. L. Robertson, J. R. E-selstyn, John Thorburn, H. J. Downey, Robert Smith, S. H. Whitmore, J. A. May, R. E. Olds, C. P. Downey, D. S. Smith, Emma O. Reed.

Resources.	Report of April 26.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$332,720 70			\$119,437 87
Stocks, bonds and mortgages.....	93,731 44			146,532 29
Overdrafts.....	169 39			
Due from banks in reserve cities.....	1,840 13			22,208 64
Due from other banks and bankers.....	125 00			686 73
Banking house.....				
Furniture and fixtures.....	2,867 79			2,867 79
Other real estate.....	46,000 00			45,632 83
Current expenses and taxes paid.....	86 74			233 09
Interest paid.....	874 77			136 06
Exchanges for clearing house.....	236 56			1,519 60
Checks and cash items.....	122 72			1,001 75
Nicks and cents.....	96 64			91 51
Gold coin.....	6,940 00			5,200 00
Silver coin.....	4,191 15			1,830 30
U. S. and national bank notes.....	7,784 00			7,845 00
<b>Totals.....</b>	<b>\$307,337 03</b>			<b>\$355,189 05</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00			\$101,000 00
Surplus fund.....	50,000 00			50,000 00
Undivided profits.....	5,786 89			4,010 96
Dividends unpaid.....				
Individual deposits subject to check.....	51,191 29			32,087 58
Certificates of deposit.....	40,105 90			39,691 27
Savings deposits.....	154,845 56			123,309 24
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	457 39			
Notes and bills rediscounted.....				
Bills payable.....	45,000 00			
<b>Totals.....</b>	<b>\$307,337 03</b>			<b>\$355,189 05</b>

No. 133.

## LANSING STATE SAVINGS BANK, LANSING.

Organized February 25, 1891.

J. W. POTTER, *President*; W. DONOVAN, *Vice President*; J. EDWARD ROE, *Cashier*.

DIRECTORS—James W. Potter, John Robson, Clarence E. Bement, F. M. Alsdorf, Albert F. Ro Donovan, H. H. Larned, Chas. Cannell, C. J. Davis.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Re- De
Loans and discounts .....	\$369,358 76	\$314,562 03	\$235,957 61	\$2.
Stocks, bonds and mortgages .....	72,710 73	79,760 73	90,645 73	5
Overdrafts .....	887 31	225 07	194 85	
Due from banks in reserve cities .....	25,996 27	14,203 45	10,985 64	1.
Due from other banks and bankers .....		7,145 76		
Banking house .....	23,700 00	23,700 00	23,700 00	23
Furniture and fixtures .....	2,602 56	2,602 56	2,602 56	2
Other real estate .....			9,787 00	9,
Current expenses and taxes paid .....	645 87	48 82	19 75	1,
Interest paid .....	1,418 21	217 84	91 01	1,
Exchanges for clearing house .....	1,356 60	2,209 77	2,068 48	1,5
Checks and cash items .....	2,978 12	2,129 58	1,020 10	4
Nicks and cents .....	10 18	182 48	167 81	11
Gold coin .....	7,062 50	7,010 00	5,025 00	5,00
Silver coin .....	1,162 30	1,156 15	1,225 60	1,54
U. S. and national bank notes .....	10,855 00	12,258 00	8,274 00	6,66
<b>Totals .....</b>	<b>\$520,188 91</b>	<b>\$467,411 74</b>	<b>\$391,764 62</b>	<b>\$377,147</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000
Surplus fund .....	1,700 60	2,500 00	2,500 00	2,500
Undivided profits .....	13,009 78	10,403 65	12,997 80	13,862
Dividends unpaid .....	675 00	625 00	25 00	25 0
Individual deposits subject to check .....	87,800 86	116,416 54	98,776 39	91,884 1
Certificates of deposit .....	122,007 56	76,504 60	49,848 15	48,757 11
Savings deposits .....	67,490 71	42,847 98	25,008 31	20,618 65
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....				
Notes and bills rediscounted .....	27,500 00	18,613 97	7,618 97	
Bills payable .....				
<b>Totals .....</b>	<b>\$520,188 91</b>	<b>\$467,411 74</b>	<b>\$391,764 62</b>	<b>\$377,147 88</b>

No. 46.

## PEOPLE'S SAVINGS BANK, LANSING.

Organized May 18, 1885.

WM. J. BEAL, *President*; A. A. WILBUR, *Vice President*; C. H. OSBAND, *Cashier*.

DIRECTORS—A. A. Wilbur, C. H. Osband, Wm. J. Beal, Christian Breisch, John Robson, Jay P. Lee, Chas. Brosa.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$351,820 41	\$297,458 82	\$263,286 15	\$257,372 25
Stocks, bonds and mortgages .....	\$3,296 68	43,795 48	45,986 88	43,182 48
Overdrafts .....	7,892 92	2,163 06	2,864 98	2,087 88
Due from banks in reserve cities .....	12,598 91	13,268 45	16,279 60	21,034 07
Due from other banks and bankers .....	8,750 48	1,122 53	611 16	1,228 25
Banking house .....				
Furniture and fixtures .....	3,273 70	3,273 70	3,273 70	3,273 70
Other real estate .....				
Current expenses and taxes paid .....	2,515 01	205 68	1,853 60	3,648 81
Interest paid .....	2,595 20	128 89	2,157 99	3,042 75
Exchanges for clearing house .....				
Checks and cash items .....	3,720 39	3,758 04	3,269 38	4,885 88
Nicks and cents .....	80 47	143 00	334 60	461 32
Gold coin .....	8,780 00	5,890 00	5,447 50	7,305 00
Silver coin .....	1,980 65	1,962 50	2,096 90	1,999 80
U. S. and national bank notes .....	20,556 00	8,040 00	6,858 00	4,405 00
<b>Totals .....</b>	<b>\$457,339 82</b>	<b>\$380,688 15</b>	<b>\$358,770 39</b>	<b>\$354,476 69</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$148,460 00	\$148,460 00	\$148,460 00	\$148,460 00
Surplus fund .....	1,000 00	1,500 00	1,500 00	1,500 00
Undivided profits .....	8,986 90	3,404 11	7,033 88	10,218 47
Dividends unpaid .....	14 02	14 00	14 02	
Individual deposits subject to check .....	77,807 13	64,784 15	59,498 11	53,158 98
Certificates of deposit .....	102,238 71	59,048 54	49,547 09	59,341 20
Savings deposits .....	108,297 55	89,448 61	70,717 34	64,998 04
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....	5,535 51	1,028 74		
Notes and bills rediscounted .....				
Bills payable .....	5,000 00	13,000 00	17,000 00	16,900 00
<b>Totals .....</b>	<b>\$157,339 82</b>	<b>\$380,688 15</b>	<b>\$358,770 39</b>	<b>\$354,476 69</b>

No. 117.

## STATE SAVINGS BANK OF LAPEER, LAPEER.

Organized May 9, 1891.

H. K. WHITE, *President*; H. D. ROOD, *Vice President*; C. G. WHITE, *Cashier*;  
J. R. JOHNSON, *Assistant Cashier*.

DIRECTORS—H. D. Rood, C. G. White, G. W. Rood, H. K. White, E. Brownell, P. White, Sarah R. White.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$26,224 18	\$29,924 18	\$29,524 18	\$30,884 18
Stocks, bonds and mortgages.....	31,345 00	31,145 00	31,995 00	36,095 00
Overdrafts.....				
Due from banks in reserve cities.....	37,891 05	37,956 95	21,476 86	17,729 38
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Current expenses and taxes paid.....	6 25	6 75	77 75	88 75
Interest paid.....	27 64	759 51	27 84	779 75
Exchanges for clearing house.....				
Checks and cash items.....				
Nickels and cents.....	4 20	4 20	4 20	4 20
Gold coin.....				
Silver coin.....				
U. S. and national bank notes.....	1,080 00	1,080 00	1,080 00	1,080 00
<b>Totals.....</b>	<b>\$96,578 32</b>	<b>\$100,876 59</b>	<b>\$84,185 83</b>	<b>\$96,661 26</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$45,000 00	\$45,000 00	\$45,000 00	\$45,000 00
Surplus fund.....				
Undivided profits.....	2,656 92	4,410 23	4,165 86	4,758 85
Dividends unpaid.....				
Individual deposits subject to check.....				
Certificates of deposit.....				
Savings deposits.....	48,921 40	51,466 36	35,019 97	36,902 41
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>	<b>\$96,578 32</b>	<b>\$100,876 59</b>	<b>\$84,185 83</b>	<b>\$96,661 26</b>

No. 8.

## PEOPLE'S BANK, LESLIE.

Organized December 24, 1886.

M. E. RUMSEY, *President*; O. V. TUTTLE, *Vice President*; W. W. PIERSON, *Cashier*.DIRECTORS—A. R. L. Covert, M. E. Rumsey, J. J. Tuttle, S. O. Russell, O. V. Tuttle, J. A. Landfair,  
A. J. Wilson.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$91,013 00	\$85,599 54	\$77,961 89	\$83,165 88
Stocks, bonds and mortgages .....	3,254 40	3,254 40	3,254 40	3,454 40
Overdrafts .....	4,022 28	2,822 73	2,094 49	2,558 98
Due from banks in reserve cities .....	3,538 23	2,951 88	7,719 28	4,984 54
Due from other banks and bankers .....	192 38		851 69	
Banking house .....	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures .....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate .....		150 00		
Current expenses and taxes paid .....	542 38	63 80	442 50	947 08
Interest paid .....				
Exchanges for clearing house .....				
Checks and cash items .....	58 00	516 00	123 00	481 00
Nicksels and cents .....	12 41	11 82	16 11	7 97
Gold coin .....	2,185 00	1,700 00	1,300 00	3,502 50
Silver coin .....	155 00	260 00	220 00	486 50
U. S. and national bank notes .....	2,285 00	4,748 00	5,349 00	4,602 00
<b>Totals .....</b>	<b>\$112,257 08</b>	<b>\$107,077 67</b>	<b>\$104,362 36</b>	<b>\$109,139 78</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits .....	4,710 72	2,084 72	2,662 37	4,181 77
Dividends unpaid .....		2,500 00	2,015 00	635 00
Individual deposits subject to check .....	23,961 47	19,908 55	24,342 52	24,820 06
Certificates of deposit .....	23,684 89	19,104 40	15,342 47	19,502 95
Savings deposits .....				
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....				
Notes and bills rediscounted .....		2,500 00		
Bills payable .....		1,000 00		
<b>Totals .....</b>	<b>\$112,257 08</b>	<b>\$107,077 67</b>	<b>\$104,362 36</b>	<b>\$109,139 78</b>

No. 111.

## LOWELL STATE BANK, LOWELL.

Organized January 22, 1891.

A. J. BOWNE, *President*; DANIEL STRIKER, *Vice President*; M. C. GRISWOLD, *Cashier*; B. N. KRISTER, *Assistant Cashier*.

DIRECTORS—A. J. Bowne, Daniel Striker, M. C. Griswold, R. E. Combs, J. C. Griswold.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts .....	\$121,180 94	\$96,624 27	\$70,951 23	\$71,500 73
Stocks, bonds and mortgages .....	18,963 48	20,437 25	10,747 38	10,747 38
Overdrafts .....	47 70	2 42		
Due from banks in reserve cities .....	8,228 54	1,775 21	12,456 09	32,909 72
Due from other banks and bankers .....			806 74	
Banking house .....				
Furniture and fixtures .....	6,500 00	6,500 00	6,500 00	6,500 00
Other real estate .....				
Current expenses and taxes paid .....	1,119 05		532 64	1,168 50
Interest paid .....	1,218 10	108 14	1,095 46	1,528 60
Exchanges for clearing house .....				
Checks and cash items .....	524 58	1,367 19	4,333 35	859 57
Nickels and cents .....	118 63	108 72	78 90	52 02
Gold coin .....	3,250 00	4,115 00	11,094 00	5,094 00
Silver coin .....	1,151 38	1,711 23	3,409 43	2,429 93
U. S. and national bank notes .....	10,201 00	10,476 00	6,261 00	5,760 00
<b>Totals .....</b>	<b>\$172,603 35</b>	<b>\$143,220 43</b>	<b>\$128,266 32</b>	<b>\$138,560 45</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund .....	700 00	800 00	800 00	800 00
Undivided profits .....	4,712 77	1,110 67	1,284 31	3,029 09
Dividends unpaid .....		1,250 00		
Individual deposits subject to check .....	24,894 42	15,890 04	16,408 71	19,169 63
Certificates of deposit .....	117,496 16	99,169 72	84,823 30	90,561 53
Savings deposits .....				
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....				
Notes and bills rediscounted .....				
Bills payable .....				
<b>Totals .....</b>	<b>\$172,603 35</b>	<b>\$143,220 43</b>	<b>\$128,266 32</b>	<b>\$138,560 45</b>

No. 92.

## THE COMMERCIAL AND SAVINGS BANK, LUDINGTON.

Organized February 4, 1890.

ASTOIRE E. CARTIER, *President*; THOS. P. McMASTER, *Vice President*; W. L. HAMMOND, *Cashier*;  
 GEO. B. CARTIER, *Assistant Cashier*.

DIRECTORS—A. B. Cartier, H. C. Ransom, W. A. Cartier, Thos. P. McMaster, J. Edwin Smith, Wm. Rath,  
 Geo. F. Marvin, Geo. R. Cartier.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$213,405 88	\$232,565 49	\$192,219 18	\$165,705 58
Stocks, bonds and mortgages.....	18,897 62	17,364 12	29,375 94	23,086 94
Overdrafts .....	5,256 82	3,540 60	1,397 68	2,845 30
Due from banks in reserve cities.....	11,462 74	5,857 86	4,583 06	3,266 90
Due from other banks and bankers .....				
Banking house.....	10,000 00	10,000 00	10,000 00	10,000 00
Furniture and fixtures.....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate.....		2,384 14	2,638 89	2,706 89
Current expenses and taxes paid.....	1,644 48	31 25	1,267 04	2,215 45
Interest paid.....	2,464 94	26 58	1,379 58	2,129 65
Exchanges for clearing house.....				
Checks and cash items .....	707 39	576 11	864 71	229 02
Nichels and cents.....	177 99	105 24	229 05	322 21
Gold coin .....	4,300 00	5,620 00	615 00	1,675 00
Silver coin.....	1,861 10	1,415 50	1,180 05	1,503 95
U. S. and national bank notes .....	11,553 00	9,816 00	5,875 00	9,140 00
<b>Totals.....</b>	<b>\$282,261 96</b>	<b>\$291,255 14</b>	<b>\$252,522 18</b>	<b>\$226,826 89</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	4,605 84	368 54	3,019 23	6,712 93
Dividends unpaid .....				
Individual deposits subject to check.....	70,787 76	66,510 29	41,084 60	23,300 19
Certificates of deposit .....	86,604 74	95,267 82	87,690 68	91,356 56
Savings deposits.....	48,982 87	47,844 46	46,014 19	44,967 16
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....				
Notes and bills rediscounted.....	11,311 25	21,164 43	14,718 48	
Bills payable.....				
<b>Totals.....</b>	<b>\$282,261 96</b>	<b>\$291,255 14</b>	<b>\$252,522 18</b>	<b>\$226,826 89</b>

No. 130.

## ANTRIM COUNTY STATE SAVINGS BANK, MANCERLONA.

Organized January 20, 1892.

H. KNICKERBOCKER, *President*; W. E. WATSON, *Vice President*; E. L. J. MILLS, *Cashier*.

DIRECTORS—Warren E. Watson, Charles E. Blakely, Elias C. Burnett, Phineas Medalie, H. T. Allerto, W. H. Thompson, Walter Kephart, E. L. J. Mills, H. Knickerbocker, O. S. Rodenbaugh, C. H. Sapp.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$52,033 32	\$44,752 06	\$10,175 55	\$25,449
Stocks, bonds and mortgages.....	4,178 08	3,876 01	3,117 76	11,940
Overdrafts.....	595 67	620 69	1,362 90	356
Due from banks in reserve cities.....	20,553 94	9,327 98	4,131 67	8,851
Due from other banks and bankers.....	2,975 74			
Banking house.....	2,851 02	2,851 02	2,851 02	2,851
Furniture and fixtures.....	2,329 83	2,329 83	2,329 83	2,329
Other real estate.....				4,823
Current expenses and taxes paid.....	961 43	98 00	714 45	1,181
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	2,538 83	2,076 71	1,774 36	4,127
Nickels and cents.....	53 19	28 83	47 34	52
Gold coin.....	2,065 00	2,300 00	2,310 00	1,755
Silver coin.....	920 75	1,490 70	1,036 45	2,29
U. S. and national bank notes.....	4,714 00	4,238 00	2,061 00	2,797
<b>Totals.....</b>	<b>\$96,770 80</b>	<b>\$73,989 83</b>	<b>\$61,915 33</b>	<b>\$67,750</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000
Surplus fund.....				
Undivided profits.....	4,969 42	8,857 11	4,308 44	5,655
Dividends unpaid.....				
Individual deposits subject to check.....	36,861 66	25,966 04	20,446 51	17,972
Certificates of deposit.....	29,989 72	18,826 52	11,963 21	16,346
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....			197 17	
Notes and bills rediscounted.....		340 16		
Bills payable.....				2,775
<b>Totals.....</b>	<b>\$96,770 80</b>	<b>\$73,989 83</b>	<b>\$61,915 33</b>	<b>\$67,750</b>



No. 88.

## PEOPLE'S BANK, MANCHESTER.

Organized July 18, 1871.

FRANK SPAFARD, *President*; J. D. COREY, *Vice President*; C. W. CASE, *Cashier*.

DIRECTORS—S. W. Clarkson, C. W. Case, F. Valentine, F. Spafard, J. D. Corey, W. Burtless, A. F. Freeman, F. E. Spafard, J. A. Gooyear.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$72,108 40	\$64,156 18	\$54,808 27	\$53,805 67
Stocks, bonds and mortgages.....	12,828 10	15,588 10	15,588 10	15,188 10
Overdrafts.....	1,798 44	1,328 74	998 49	186 87
Due from banks in reserve cities.....	21,704 20	9,086 85	5,982 18	15,912 84
Due from other banks and bankers.....	1,621 00	180 30		414 00
Banking house.....	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures.....	1,607 13	1,607 13	1,607 13	1,607 13
Other real estate.....	23,120 00	23,120 00	23,820 00	22,820 00
Current expenses and taxes paid.....	1,648 58		383 15	470 53
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	33 13	10 50	20 00	482 20
Nicksels and cents.....	20 80	13 76	24 62	15 18
Gold coin.....	925 00	1,055 00	567 50	575 00
Silver coin.....	755 00	985 00	821 00	730 00
U. S. and national bank notes.....	5,971 00	3,636 00	2,250 00	1,020 00
<b>Totals.....</b>	<b>\$150,140 78</b>	<b>\$126,747 56</b>	<b>\$111,615 44</b>	<b>\$119,327 52</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,500 00	4,000 00	4,000 00	4,000 00
Undivided profits.....	3,816 88	696 67	1,217 82	2,473 96
Dividends unpaid.....				
Individual deposits subject to check.....	38,611 38	31,086 54	21,479 76	25,805 44
Certificates of deposit.....	54,212 52	40,964 35	34,917 86	36,948 10
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>	<b>\$150,140 78</b>	<b>\$126,747 56</b>	<b>\$111,615 44</b>	<b>\$119,327 52</b>

No. 116.

## MANISTEE COUNTY SAVINGS BANK, MANISTEE.

Organized May 4, 1891.

THOMAS KENNY, *President*; EDWIN RUSSELL, *Vice President*; W. J. GREGORY, *Cashier*.

DIRECTORS—Thos. Kenny, C. A. Waal, J. Kirster, E. Russell, J. H. Grant, E. G. Filer, R. R. Blacker.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$118,792 56	\$105,339 76	\$92,393 35	\$94,087
Stocks, bonds and mortgages.....	71,711 11	72,711 11	72,261 11	68,245
Overdrafts.....	462 02	365 80	48 82	41
Due from banks in reserve cities.....	20,420 28	10,619 75	3,896 16	12,042
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	1,200 00	1,200 00	1,200 00	1,200
Other real estate.....				
Current expenses and taxes paid.....				
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	79 02	249 31	180 23	188 1
Nickels and cents.....	658 08	776 07	551 97	104 1
Gold coin.....	4,120 00	33,480 00	11,565 00	10,955 6
Silver coin.....	1,669 05	1,882 30	5,422 10	3,314 1
U. S. and national bank notes.....	9,465 00	4,306 00	3,071 00	8,660 6
Totals.....	\$228,577 07	\$230,930 10	\$190,589 74	\$198,838 4
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 0
Surplus fund.....				
Undivided profits.....	3,886 94	3,406 53	3,937 95	4,816 0
Dividends unpaid.....				
Individual deposits subject to check.....	65,300 69	59,801 40	40,840 12	48,284 5
Certificates of deposit.....	26,639 03	49,348 85	41,886 74	32,487 4
Savings deposits.....	82,100 91	68,109 18	53,880 89	62,422 4
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	649 50	284 14	44 04	797 11
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$228,577 07	\$230,930 10	\$190,589 74	\$198,838 4

No. 21.

## THE MANISTIQUE BANK, MANISTIQUE.

Organized May 16, 1889.

WM. H. HILL, *President*; JNO. D. MERSEBAU, *Vice President*; HARRY W. CLARKE, *Cashier*.

DIRECTORS—Wm. H. Hill, Martin H. Quick, Jno. D. Mersebau, George H. Orr, Abijah Weston.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$155,101 87	\$149,517 83	\$133,316 89	\$126,742 53
Stocks, bonds and mortgages.....	11,207 00	12,871 81	7,561 81	13,777 71
Overdrafts.....	20,833 82	723 48	44 17	2 97
Due from banks in reserve cities.....	9,973 81	7,574 09	5,087 21	6,232 16
Due from other banks and bankers.....	1,714 78	461 50	385 93	562 89
Banking house.....				
Furniture and fixtures.....	1,638 22	1,638 22	1,638 22	1,638 22
Other real estate.....	11,447 24	11,577 24	11,707 24	11,837 24
Current expenses and taxes paid.....	2,443 42	117 98	1,229 17	1,875 48
Interest paid.....	792 31	33 65	899 68	1,189 75
Exchanges for clearing house.....				
Cheeks and cash items.....	887 90	290 76	1,125 76	863 96
Nicks and cents.....	278 17	329 08	326 85	100 36
Gold coin.....	1,115 00	440 00	245 00	130 00
Silver coin.....	2,256 15	1,409 50	1,320 50	889 00
U. S. and national bank notes.....	8,528 00	7,811 00	5,528 00	4,224 00
<b>Totals.....</b>	<b>\$228,182 17</b>	<b>\$195,796 06</b>	<b>\$170,303 88</b>	<b>\$172,066 22</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	6,321 71	4,854 38	5,120 88	5,919 17
Dividends unpaid.....				
Individual deposits subject to check.....	85,151 79	56,321 92	47,939 57	55,288 41
Certificates of deposit.....	47,466 48	34,066 86	32,075 78	25,776 53
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	1,742 19	230 90	818 74	
Notes and bills rediscounted.....	17,500 00	30,792 02	14,848 96	15,102 11
Bills payable.....				
<b>Totals.....</b>	<b>\$228,182 17</b>	<b>\$195,796 06</b>	<b>\$170,303 88</b>	<b>\$172,066 22</b>

No. 121.

## FIRST STATE SAVINGS BANK OF MARINE CITY, MARINE CITY.

Organized September 1, 1891.

ROBERT LEITCH, *President*; P. J. KEAN, *Vice President*; W. H. SCOTT, *Second Vice President*;  
FRANK McELROY, *Cashier*; J. F. LEITCH, *Assistant Cashier*.

DIRECTORS—Robert Leitch, W. H. Scott, C. F. Zimmerman, P. J. Kean, R. A. Cottrell, Geo. W. Moore,  
F. McElroy, A. C. Batcheller, Emerson B. Thatcher.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$52,329 37	\$45,663 36	\$39,928 44	\$45,043 02
Stocks, bonds and mortgages .....	17,843 93	13,733 43	11,237 46	11,008 43
Overdrafts .....	190 68	235 75	196 70	85 55
Due from banks in reserve cities .....	1,078 13			
Due from other banks and bankers .....	1,619 43	3,926 33	5,861 46	7,362 55
Banking house .....				
Furniture and fixtures .....	1,600 00	1,600 00	1,600 00	1,600 00
Other real estate .....				
Current expenses and taxes paid .....	804 52	1,186 06	1,489 29	1,754 71
Interest paid .....	437 09	829 72	1,042 06	1,471 69
Exchanges for clearing house .....	65 25			230 82
Checks and cash items .....	-748 10	315 01	279 36	297 90
Nickels and cents .....	176 88	173 14	94 70	134 57
Gold coin .....	2,352 40	482 40	724 90	2,117 40
Silver coin .....	398 90	929 15	704 55	461 20
U. S. and national bank notes .....	1,634 00	1,123 00	3,293 00	3,679 00
Totals .....	\$81,278 68	\$70,147 35	\$66,451 92	\$75,236 84
Liabilities.				
Capital stock paid in .....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund .....	500 00	500 00	500 00	500 00
Undivided profits .....	1,768 11	2,448 00	3,147 55	4,576 80
Dividends unpaid .....				
Individual deposits subject to check .....	15,317 49	13,579 66	13,608 81	18,125 91
Certificates of deposit .....	29,629 10	19,918 23		7,000 00
Savings deposits .....	9,063 98	8,701 43	24,195 56	20,034 13
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....				
Notes and bills rediscounted .....				
Bills payable .....				
Totals .....	\$81,278 68	\$70,147 35	\$66,451 92	\$75,236 84

No. 122.

## THE MARINE SAVINGS BANK, MARINE CITY.

Organized September 5, 1891.

JOHN W. PORTER, *President*; FRANK HART, *Vice President*; G. W. CARMAN, *Cashier*.

DIRECTORS—John Drawe, M. Sicken, M. P. Scott, R. Folkerts, F. Hart, W. F. Sanber, C. A. Blood, J. W. Porter, Wm. Manuel.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$129,538 71	\$111,688 69	\$97,076 38	\$95,475 20
Stock, bonds and mortgages .....	78,886 88	68,586 83	64,599 48	64,261 38
Overdrafts .....	438 88	600 91	659 86	202 86
Due from banks in reserve cities .....	2,122 41	18,104 23	17,465 96	10,077 25
Due from other banks and bankers .....	1,834 60	262 58	6,400 95	5,846 61
Banking house .....	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures .....	1,580 00	1,580 00	1,580 00	1,580 00
Other real estate .....				
Current expenses and taxes paid .....	974 99	125 85	785 74	1,240 94
Interest paid .....	221 41	114 74	554 41	686 79
Exchanges for clearing house .....				
Checks and cash items .....	487 14	1,084 92	258 64	1,562 24
Niches and cents .....	108 08	104 34	131 44	116 97
Gold coin .....	1,378 50	2,438 25	3,868 50	6,713 00
Silver coin .....	622 10	1,672 85	2,016 95	1,820 00
U. S. and national bank notes .....	3,246 00	10,180 00	10,115 00	8,112 00
<b>Totals .....</b>	<b>\$221,939 65</b>	<b>\$217,489 18</b>	<b>\$211,506 33</b>	<b>\$203,675 69</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	8,000 00	4,000 00	4,000 00	4,000 00
Undivided profits .....	2,075 51	271 64	1,266 17	3,529 56
Dividends unpaid .....	25 00	700 00		
Individual deposits subject to check .....	45,481 08	48,178 80	52,063 60	50,268 08
Certificates of deposit .....	27,653 22	25,369 58	23,442 57	17,885 40
Savings deposits .....	98,702 59	86,469 21	80,715 99	77,992 68
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....				
Notes and bills rediscounted .....		2,500 00		
Bills payable .....				
<b>Totals .....</b>	<b>\$221,939 65</b>	<b>\$217,489 18</b>	<b>\$211,506 33</b>	<b>\$203,675 69</b>

No. 100.

## MARQUETTE COUNTY SAVINGS BANK, MARQUETTE.

Organized July 26, 1890.

N. M. KAUFMAN, *President*; EDW. N. BREITUNG, *Vice President*; S. R. KAUFMAN, *2d Vice President*; GEORGE BARNES, *Cashier*; W. B. MCCOMBS, *Assistant Cashier*.

DIRECTORS—N. M. Kaufman, Sam. Mitchell, Geo. Barnes, C. H. Call, S. R. Kaufman, Edward N. Beltan, Chas. Meeske.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$221,353 62	\$222,184 04	\$199,333 91	\$174,677 7
Stocks, bonds and mortgages .....	122,459 05	121,274 05	122,519 05	122,264 4
Overdrafts .....	2,734 82	849 45	3,207 15	7,547 9
Due from banks in reserve cities .....	32,308 04	29,531 82	5,124 14	12,324 1
Due from other banks and bankers .....	2,404 53	2,085 74	5,155 58	6,185 8
Banking house .....	82,616 24	82,616 24	82,616 24	82,616 2
Furniture and fixtures .....	7,517 60	7,517 60	7,517 60	7,517 6
Other real estate .....				
Current expenses and taxes paid .....	232 62	278 42	563 79	583 6
Interest paid .....	978 74	165 21	1,533 00	6,219 5
Exchanges for clearing house .....				
Checks and cash items .....	6,632 94	7,401 88	7,211 80	9,146 9
Nickels and cents .....	124 24	210 52	379 74	308 8
Gold coin .....	13,695 00	31,365 00	20,190 00	17,077 5
Silver coin .....	1,921 20	2,161 00	5,954 80	3,222 1
U. S. and national bank notes .....	6,591 00	12,221 00	20,580 00	8,258 0
<b>Totals .....</b>	<b>\$512,559 64</b>	<b>\$530,163 07</b>	<b>\$498,045 30</b>	<b>\$464,939 6</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 0
Surplus fund .....	10,000 00	10,000 00	10,000 00	10,000 0
Undivided profits .....	6,027 54	2,246 07	4,453 95	7,247 0
Dividends unpaid .....				
Individual deposits subject to check .....	92,154 23	129,153 82	141,115 61	121,611 0
Certificates of deposit .....	51,897 93	45,638 66	37,811 90	
Savings deposits .....	251,480 04	229,312 11	202,345 90	226,025 7
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....		112 41	2,317 94	72 7
Notes and bills rediscounted .....		12,700 00		
Bills payable .....				
<b>Totals .....</b>	<b>\$512,559 64</b>	<b>\$530,163 07</b>	<b>\$498,045 30</b>	<b>\$464,939 6</b>

No. 137.

## COMMERCIAL SAVINGS BANK OF MARSHALL, MARSHALL.

Organized May 18, 1882.

WM. J. DIBBLE, *President*; EDGAR G. BREWER, *Vice President*; W. T. PHELPS, *Cashier*.

DIRECTORS—J. M. Parsons, John Wiseman, T. L. Cronin, Edgar G. Brewer, M. S. O'Keefe, W. J. Dibble, George Ferrett, W. T. Phelps, W. E. Bosley.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$110,174 95	\$112,314 16	\$110,048 51	\$100,111 12
Stocks, bonds and mortgages.....	89,869 80	106,019 80	106,824 45	101,792 38
Overdrafts.....	1 47	277 25	114 77	684 41
Due from banks in reserve cities.....	50,115 00	54,054 46	22,685 23	\$1,496 83
Due from other banks and bankers .....	97 50	127 50	47 50	47 50
Banking house.....				
Furniture and fixtures.....	2,732 24	2,731 74	2,734 74	2,735 25
Other real estate.....				
Current expenses and taxes paid.....	1,740 08	60 24	892 89	1,461 14
Interest paid.....	84 90		15 42	2,236 62
Exchanges for clearing house .....				
Checks and cash items.....	166 82	71 51	484 49	188 00
Nicks and cents.....	168 83	162 47	161 06	122 46
Gold coin.....	6,170 00	6,876 50	5,750 50	7,320 50
Silver coin.....	1,943 45	1,140 55	1,126 90	2,209 70
U. S. and national bank notes.....	14,642 00	10,200 00	12,707 00	7,718 00
<b>Totals .....</b>	<b>\$277,856 99</b>	<b>\$294,089 18</b>	<b>\$263,363 45</b>	<b>\$258,118 91</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....				
Undivided profits.....	3,841 02	1,674 67	3,561 78	7,724 40
Dividends unpaid .....				
Individual deposits subject to check.....	53,102 06	59,483 20	42,986 18	42,594 05
Certificates of deposit.....	21,308 04	18,974 25	16,094 24	18,781 86
Savings deposits.....	149,605 87	163,907 06	150,746 25	143,718 60
Certified checks.....				
Cashier's checks outstanding .....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals .....</b>	<b>\$277,856 99</b>	<b>\$294,089 18</b>	<b>\$263,363 45</b>	<b>\$258,118 91</b>

No. 22.

## FARMERS' BANK, MASON.

Organized June 7, 1886.

M. D. CHATTERTON, *President*; L. C. WEBB, *Vice President*; A. J. HALL, *Cashier*.

DIRECTORS—Harper Reed, D. P. Whitmore, Geo. W. Bristol, H. M. Williams, Lewis C. Webb, Mason D. Chatterton, C. G. Huntington, J. K. Elmer, L. E. Spafford.

Resources.	Report of May 4.	Report of July 13.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$174,307 47	\$163,691 78	\$167,206 84	\$144,432 9
Stocks, bonds and mortgages.....	45,826 63	27,510 01	24,742 75	31,227 9
Overdrafts.....	82 52	148 62	599 73	611 0
Due from banks in reserve cities.....	38,460 70	13,838 01	14,171 54	10,539 5
Due from other banks and bankers.....				
Banking house.....	5,000 00			4,500 0
Furniture and fixtures.....	1,450 00	1,450 00	1,450 00	1,450 0
Other real estate.....		2,400 00	2,650 00	2,650 0
Current expenses and taxes paid.....	408 25	305 05		353 0
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	987 50	374 91	367 41	147 2
Nickels and cents.....	151 22	147 12	174 52	128 3
Gold coin.....	3,785 00	3,327 50	2,850 00	1,870 0
Silver coin.....	973 60	906 90	2,881 00	2,262 5
U. S. and national bank notes.....	6,389 00	7,710 00	7,359 00	6,342 0
<b>Totals.....</b>	<b>\$277,601 89</b>	<b>\$221,804 90</b>	<b>\$224,452 79</b>	<b>\$206,544 50</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	4,000 00	4,500 00	4,500 00	4,500 00
Undivided profits.....	14,966 41	11,713 54	11,359 35	12,643 35
Dividends unpaid.....				
Individual deposits subject to check.....	37,829 44	48,099 22	53,399 42	31,375 47
Certificates of deposit.....	88,663 62	65,474 72	67,669 02	63,679 01
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....	7,142 42	9,317 42	3,325 00	10,060 94
Bills payable.....		7,700 00	9,200 00	9,285 75
<b>Totals.....</b>	<b>\$277,601 89</b>	<b>\$221,804 90</b>	<b>\$224,452 79</b>	<b>\$206,544 50</b>



No. 107.

## FIRST STATE AND SAVINGS BANK, MASON.

Organized October 27, 1890.

HENRY L. HENDERSON, *President*; O. W. HALSTEAD, *Vice President*; F. E. DENSMORE, *Cashier*.

DIRECTORS—L. C. Webb, O. W. Halstead, Chas. J. Rayner, L. S. Bates, H. L. Henderson, T. Densmore, W. E. Howard.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$87,259 52	\$80,870 91	\$58,324 63	\$55,144 47
Stocks, bonds and mortgages .....	21,092 34	22,908 24	28,406 24	30,568 34
Overdrafts .....	223 51	195 24	42 72	61 00
Due from banks in reserve cities .....	2,057 60	4,587 31	1,328 20	5,438 28
Due from other banks and bankers .....				
Banking house .....	1,600 00	1,600 00	1,600 00	1,600 00
Furniture and fixtures .....	1,400 00	1,400 00	1,400 00	1,400 00
Other real estate .....			2,420 00	2,420 00
Current expenses and taxes paid .....	150 56	30 10	489 91	694 28
Interest paid .....	17 92	298 42	156 29	70 75
Exchanges for clearing house .....				
Checks and cash items .....			75 00	77 09
Nichols and cents .....	27 24	27 08	28 55	41 91
Gold coin .....	2,015 00	1,728 00	2,230 00	4,125 00
Silver coin .....	498 40	252 35	752 80	545 15
U. S. and national bank notes .....	1,740 00	4,065 00	109 00	1,228 00
<b>Totals .....</b>	<b>\$128,128 19</b>	<b>\$118,120 81</b>	<b>\$97,965 84</b>	<b>\$103,412 23</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	7,500 00	3,000 00	3,000 00	3,000 00
Undivided profits .....	2,042 87	325 80	915 53	2,044 50
Dividends unpaid .....		1,125 00	150 00	90 00
Individual deposits subject to check .....	15,012 19	15,541 85	7,965 28	14,990 56
Certificates of deposit .....	52,721 55	44,623 16	35,905 08	32,278 17
Savings deposits .....				
• Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....				
Notes and bills rediscounted .....	851 58	3,500 00		
Bills payable .....				
<b>Totals .....</b>	<b>\$128,128 19</b>	<b>\$118,120 81</b>	<b>\$97,965 84</b>	<b>\$103,412 23</b>

No. 113.

## STATE BANK OF MIDDLEVILLE, MIDDLEVILLE.

Organized February 17, 1891.

R. E. COMBS, *President*; T. D. FRENCH, *Vice President*; W. E. KEELER, *Cashier*.

DIRECTORS—R. E. Combs, W. E. Keeler, T. D. French, M. S. Keeler, R. T. French.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$85,908 54	\$55,187 48	\$55,591 38	\$51,065 00
Stocks, bonds and mortgages .....	15,255 77	8,888 08	.....	11,824 50
Overdrafts .....	122 64	.....	544 75	244 40
Due from banks in reserve cities .....	5,067 80	11,522 30	4,458 14	13,175 00
Due from other banks and bankers .....	400 01	255 10	32 40	73 50
Banking house .....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures .....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate .....	.....	.....	.....	.....
Current expenses and taxes paid .....	664 47	.....	6 25	322 85
Interest paid .....	447 22	60 91	.....	494 47
Exchanges for clearing house .....	.....	.....	1,110 25	.....
Checks and cash items .....	1,508 80	2,164 87	19 10	486 16
Nickels and cents .....	41 31	27 93	9 34	14 20
Gold coin .....	1,010 00	1,145 00	1,480 00	1,500 00
Silver coin .....	316 90	331 65	336 60	547 53
U. S. and national bank notes .....	2,710 00	4,151 00	4,998 00	4,360 00
Totals .....	\$88,478 46	\$88,713 80	\$73,586 21	\$89,108 01
Liabilities.				
Capital stock paid in .....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund .....	750 00	1,000 00	1,000 00	1,000 00
Undivided profits .....	2,940 30	1,149 56	1,084 09	2,604 05
Dividends unpaid .....	.....	.....	.....	.....
Individual deposits subject to check .....	18,948 52	19,836 72	12,128 82	22,765 96
Certificates of deposit .....	44,839 64	47,727 52	34,373 30	37,738 00
Savings deposits .....	.....	.....	.....	.....
Certified checks .....	.....	.....	.....	.....
Cashier's checks outstanding .....	.....	.....	.....	.....
Due to banks and bankers .....	.....	.....	.....	.....
Notes and bills rediscounted .....	6,600 00	.....	.....	.....
Bills payable .....	.....	.....	.....	.....
Totals .....	\$88,478 46	\$88,713 80	\$73,586 21	\$89,108 01

No. 97.

## MIDLAND COUNTY SAVINGS BANK, MIDLAND.

Organized September 10, 1886.

WILLIAM PATRICK, *President*; MAX. ANDERSON, *Vice President*; MILTON P. ANDERSON, *Treasurer*.DIRECTORS—Maxson Anderson, Wm. D. Marsh, Wm. Patrick, George Rockwell, M. P. Anderson,  
Chas. Brown.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 8.	Report of Dec. 19.
Loans and discounts.....	\$56,393 80	\$52,944 97	\$51,836 03	\$45,060 18
Stocks, bonds and mortgages.....	15,709 67	18,779 37	12,870 21	17,887 71
Overdrafts.....	1,270 53	1,724 41	1,691 84	1,806 72
Due from banks in reserve cities.....	919 20	4,751 69	3,766 12	1,509 12
Due from other banks and bankers.....	19 85	1,117 51	19 84	170 48
Banking house.....				
Furniture and fixtures.....	882 00	882 00	882 00	882 00
Other real estate.....				
Current expenses and taxes paid.....	852 39	95 00	864 95	863 75
Interest paid.....	165 99		58 85	529 47
Exchanges for clearing house.....		361 90	271 21	210 09
Checks and cash items.....	363 95	180 09	74 84	356 90
Nickels and cents.....	107 99	112 63	232 41	144 86
Gold coin.....	1,742 50	2,060 00	2,830 00	3,190 00
Silver coin.....	200 00	625 00	829 50	342 25
U. S. and national bank notes.....	4,671 00	2,347 00	2,375 00	2,474 00
<b>Totals.....</b>	<b>\$53,297 87</b>	<b>\$80,981 57</b>	<b>\$78,281 88</b>	<b>\$74,916 48</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,650 00	1,800 00	1,800 00	1,800 00
Undivided profits.....	1,733 00	585 35	1,483 50	2,189 53
Dividends unpaid.....		68 00		
Individual deposits subject to check.....	22,353 80	20,467 55	16,455 16	12,421 67
Certificates of deposit.....	11,926 61	11,897 34	13,163 79	12,181 36
Savings deposits.....	20,614 46	20,218 33	17,629 88	16,523 92
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....		1,000 00	2,500 00	4,800 00
Bills payable.....				
<b>Totals.....</b>	<b>\$83,297 87</b>	<b>\$90,981 57</b>	<b>\$78,281 83</b>	<b>\$74,916 48</b>

No. 13.

## STATE BANK OF MIDLAND, MIDLAND.

Organized September 1, 1882.

M. P. ANDERSON, *President*; MAX. ANDERSON, *Vice President*; C. BROWN, *Second Vice President*.  
 F. E. BARBOUR, *Assistant Cashier*.

DIRECTORS—W. Patrick, W. D. Marsh, Max. Anderson, Chas. Brown, M. P. Anderson.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$84,089 92	\$76,986 21	\$76,379 09	\$57,339 09
Stocks, bonds and mortgages.....	47,181 00	49,926 90	44,321 47	54,803 78
Overdrafts.....	2,877 59	2,311 34	1,964 37	2,511 62
Due from banks in reserve cities.....	740 63	504 70	871 40	1,908 49
Due from other banks and bankers.....	1,137 45	1,155 13	838 08	606 02
Banking house.....				
Furniture and fixtures.....	1,550 66	1,550 66	1,550 66	1,550 66
Other real estate.....	3,000 00	3,000 00	3,000 00	3,000 00
Current expenses and taxes paid.....	2,063 05	231 16	992 20	1,513 68
Interest paid.....				
Exchanges for clearing house.....				71 24
Checks and cash items.....	2,145 96	3,028 43	1,455 34	1,699 39
Nickels and cents.....	106 53	153 91	301 23	335 24
Gold coin.....	595 00	445 00	722 50	1,125 00
Silver coin.....	299 50	872 00	220 75	334 25
U. S. and national bank notes.....	3,440 00	2,638 00	1,850 00	1,693 00
<b>Totals.....</b>	<b>\$118,707 29</b>	<b>\$142,813 44</b>	<b>\$134,017 09</b>	<b>\$128,483 74</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,500 00	9,000 00	9,000 00	9,000 00
Undivided profits.....	3,803 37	123 89	1,444 61	3,238 78
Dividends unpaid.....		300 00		
Individual deposits subject to check.....	40,914 69	26,907 07	27,555 79	23,730 68
Certificates of deposit.....	32,197 29	30,706 69	27,549 36	27,200 40
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....		63 52	334 00	452 33
Notes and bills rediscounted.....	13,492 94	15,592 27	13,123 23	14,771 55
Bills payable.....				
<b>Totals.....</b>	<b>\$118,707 29</b>	<b>\$142,813 44</b>	<b>\$134,017 09</b>	<b>\$128,483 74</b>

No. 77.

## FARMERS AND MERCHANTS' BANK OF MILAN, MILAN.

Organized December 31, 1889.

W. H. WHITMARSH, *President*; C. H. WILSON, *Vice President*; MELL BARNES, *Cashier*.

DIRECTORS—W. H. Whitmarsh, C. H. Wilson, Mell Barnes, T. W. Barnes, O. A. Kelley.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$80,983 46	\$51,525 91	\$40,515 27	\$47,970 29
Stocks, bonds and mortgages.....	12,555 00	12,475 00	9,075 00	9,375 00
Overdrafts.....	1,746 55	834 76	1,990 19	2,328 01
Due from banks in reserve cities.....	5,167 80	2,524 10	5,189 76	11,484 69
Due from other banks and bankers.....		540 48	4,760 21	4,312 10
Banking house.....				
Furniture and fixtures.....	2,100 00	2,100 00	2,100 00	2,100 00
Other real estate.....				
Current expenses and taxes paid.....	983 27	11 31	654 98	1,142 61
Interest paid.....	617 08	24 56	286 63	600 74
Exchanges for clearing house.....				
Checks and cash items.....	24 07		322 99	88 84
Nickels and cents.....	191 81	214 28	254 44	261 55
Gold coin.....	2,407 50	2,523 50	2,155 00	3,570 00
Silver coin.....	743 50	175 50	383 75	614 75
U. S. and national bank notes.....	3,226 00	6,692 00	2,949 00	1,529 00
<b>Totals.....</b>	<b>\$80,668 04</b>	<b>\$80,240 40</b>	<b>\$71,506 22</b>	<b>\$86,237 58</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,200 00	1,200 00	1,200 00	1,200 00
Undivided profits.....	4,438 35	3,279 54	4,441 51	5,538 90
Dividends unpaid.....				
Individual deposits subject to check.....	15,467 29	16,433 30	10,325 93	15,779 97
Certificates of deposit.....	44,562 40	30,907 56	24,626 98	28,029 84
Savings deposits.....		3,421 00	5,911 75	12,388 67
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>	<b>\$80,668 04</b>	<b>\$80,240 40</b>	<b>\$71,506 22</b>	<b>\$86,237 58</b>

No. 51.

## MOUNT CLEMENS SAVINGS BANK, MOUNT CLEMENS.

Organized May 30, 1877.

OLIVER CHAPATON, *President*; F. G. KENDRICK, *Vice President*; GEO. A. SKINNER, *Cashier*.DIRECTORS—A. Grenier, F. G. Kendrick, Wm. J. Ullrich, Chas. D. Crittenden, T. Lungerhausen,  
Oliver Chapaton, Jno. Roskopp, Wm. Cottrell.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$372,662 34	\$343,263 19	\$295,062 36	\$250,880 83
Stocks, bonds and mortgages.....	169,783 63	160,024 30	140,544 80	145,322 50
Overdrafts.....	1,508 57	624 28	428 97	1,007 36
Due from banks in reserve cities.....	51,643 93	41,874 30	56,863 63	47,435 89
Due from other banks and bankers.....				
Banking house.....	10,800 00	10,800 00	10,800 00	10,800 00
Furniture and fixtures.....	3,400 00	3,400 00	3,400 00	3,400 00
Other real estate.....				8,445 80
Current expenses and taxes paid.....	1,578 42	90 70	1,179 54	1,971 00
Interest paid.....	7,607 22	618 29	6,297 65	8,175 10
Exchanges for clearing house.....				
Checks and cash items.....	1,036 53	697 26	1,984 70	10,349 47
Nickels and cents.....	309 90	435 14	391 19	310 69
Gold coin.....	15,282 50	15,326 95	16,312 50	11,895 00
Silver coin.....	413 50	679 50	1,303 00	730 50
U. S. and national bank notes.....	12,821 00	16,295 00	12,288 00	14,176 00
<b>Totals.....</b>	<b>\$618,789 58</b>	<b>\$593,758 96</b>	<b>\$546,455 84</b>	<b>\$514,879 64</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	67,993 75	60,363 39	65,805 54	69,766 76
Dividends unpaid.....		738 00		
Individual deposits subject to check.....	75,232 03	75,142 89	70,705 97	66,485 95
Certificates of deposit.....	247,226 98	206,687 09	152,610 51	100,274 04
Savings deposits.....	194,913 00	189,555 80	197,180 80	218,083 75
Certified checks.....				
Cashier's checks outstanding.....			300 00	150 00
Due to banks and bankers.....	423 82	991 79	53 03	119 14
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>	<b>\$618,789 58</b>	<b>\$593,758 96</b>	<b>\$546,455 84</b>	<b>\$514,879 64</b>

No. 158.

## ULLRICH SAVINGS BANK, MOUNT CLEMENS.

Organized May 12, 1896.

PAUL ULLRICH, *President*; GEO. M. CROCKER, *Vice President*; EARNST J. OLDE, *Second Vice President*;  
PAUL J. ULLRICH, *Cashier*.

DIRECTORS—Paul Ullrich, A. Martin Keeler, Geo. M. Crocker, Wm. D. Wilson, Earnst J. Olde, Oscar C. Langerhausen, Reuben C. Ullrich, Wm. J. Daley, John Prihs.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	-----	\$183,218 66	\$181,679 57	\$184,234 74
Stocks, bonds and mortgages.....	-----	-----	11,200 00	18,700 00
Overdrafts.....	-----	43 53	178 23	225 93
Due from banks in reserve cities.....	-----	9,867 10	18,708 60	5,101 03
Due from other banks and bankers.....	-----	566 36	12,191 02	10,827 02
Banking house.....	-----	8,000 00	8,000 00	8,000 00
Furniture and fixtures.....	-----	2,000 00	2,000 00	2,000 00
Other real estate.....	-----	-----	-----	-----
Current expenses and taxes paid.....	-----	1,065 47	2,374 92	2,506 54
Interest paid.....	-----	50	24 65	173 25
Exchanges for clearing house.....	-----	-----	-----	-----
Checks and cash items.....	-----	384 39	159 26	1,312 45
Nickels and cents.....	-----	17 81	15 10	5 07
Gold coin.....	-----	1,330 00	210 50	2,908 00
Silver coin.....	-----	813 90	157 20	1,063 53
U. S. and national bank notes.....	-----	8,555 00	5,943 00	7,030 00
<b>Totals</b> .....	-----	<b>\$168,462 80</b>	<b>\$187,842 14</b>	<b>\$194,397 67</b>
<b>Liabilities.</b>	-----	-----	-----	-----
Capital stock paid in.....	-----	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	-----	-----	-----	-----
Undivided profits.....	-----	3,505 84	6,467 28	9,535 94
Dividends unpaid.....	-----	-----	-----	-----
Individual deposits subject to check.....	-----	88,480 89	40,787 52	41,254 60
Certificates of deposit.....	-----	12,810 49	14,676 23	17,053 59
Savings deposits.....	-----	9,666 71	21,862 24	26,553 54
Certified checks.....	-----	4,048 87	4,018 87	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	-----	-----	-----	-----
Notes and bills rediscounted.....	-----	-----	-----	-----
Bills payable.....	-----	-----	-----	-----
<b>Totals</b> .....	-----	<b>\$168,462 80</b>	<b>\$187,842 14</b>	<b>\$194,397 67</b>

No. 70.

## COMMERCIAL BANK, MT. PLEASANT.

Organized February 20, 1885.

JOHN F. RYAN, *President*; W. E. PRESTON, *Vice President*; DENNIS RYAN, *Cashier*.

DIRECTORS—M. Devereaux, John F. Ryan, W. E. Preston, Dennis Ryan, James S. Brown.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$67,566 20	\$63,966 90	\$32,217 64	\$43,196 53
Stocks, bonds and mortgages .....	8,180 60	8,267 17	10,764 67	14,311 84
Overdrafts .....	28 52	111 92	65 52	33 65
Due from banks in reserve cities .....	2,138 27	147 11	4,735 45	1,791 29
Due from other banks and bankers .....	5,627 50	986 65	936 65	936 65
Banking house .....				
Furniture and fixtures .....	2,133 00	2,133 00	2,133 00	2,133 00
Other real estate .....	53,540 66	53,540 66	56,290 66	53,599 10
Current expenses and taxes paid .....	973 79	44 33	1,325 11	3,216 89
Interest paid .....	116 77	1 33	45 52	149 56
Exchanges for clearing house .....				
Checks and cash items .....	126 11	941 15	469 18	491 65
Nickels and cents .....	16 62	29 68	35 50	14 00
Gold coin .....	69 00	269 00	769 00	1,034 00
Silver coin .....	285 50	725 00	160 00	334 63
U. S. and national bank notes .....	3,309 00	2,768 00	3,561 00	3,927 00
<b>Totals .....</b>	<b>\$144,110 54</b>	<b>\$133,991 90</b>	<b>\$133,518 90</b>	<b>\$130,169 86</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....				
Undivided profits .....	25,121 56	26,215 04	27,329 36	29,499 28
Dividends unpaid .....	1,500 00			
Individual deposits subject to check .....	13,347 93	10,680 58	13,506 04	8,231 99
Certificates of deposit .....	32,141 05	17,075 89	13,953 32	15,435 59
Savings deposits .....				
Certified checks .....			1,030 18	
Cashier's checks outstanding .....				
Due to banks and bankers .....		73 54		
Notes and bills rediscounted .....		3,047 85	200 00	
Bills payable .....	27,000 00	27,000 00	27,000 00	27,000 00
<b>Totals .....</b>	<b>\$144,110 54</b>	<b>\$133,991 90</b>	<b>\$133,518 90</b>	<b>\$130,169 86</b>



No. 74.

## PEOPLE'S SAVINGS BANK, MT. PLEASANT.

Organized April 11, 1888.

HENRY DÜTTMAN, *President*; J. A. CROWLEY, *Vice President*; JOHN F. RYAN, *Cashier*.

DIRECTORS—Henry Düttman, J. A. Crowley, Jno. F. Ryan, Dennis Ryan, Alfred Southwick.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$46,435 40	\$51,075 02	\$47,416 94	\$48,049 87
Stocks, bonds and mortgages.....	78,464 84	71,510 17	62,388 15	59,172 86
Overdrafts.....	1,778 82	1,539 68	1,777 90	1,638 54
Due from banks in reserve cities.....	7,951 41	1,899 86	8,669 16	9,211 82
Due from other banks and bankers.....	19,983 22	9,079 74	6,108 94	7,018 10
Banking house.....				
Furniture and fixtures.....	1,072 72	1,072 72	1,072 72	1,072 72
Other real estate.....	5,015 52	4,865 44	5,546 47	5,368 45
Current expenses and taxes paid.....	2,971 66	1,725 00	3,741 87	4,677 35
Interest paid.....	1,414 18	148 94	907 09	1,812 32
Exchanges for clearing house.....				
Checks and cash items.....	448 87	460 83	417 41	78 44
Nickels and cents.....	1 78	20 17	4 02	14 67
Gold coin.....		10 00		35 00
Silver coin.....	278 15	290 65	1 00	81 50
U. S. and national bank notes.....	2,783 00	2,299 00	2,035 00	1,584 00
<b>Totals.....</b>	<b>\$168,539 10</b>	<b>\$145,299 22</b>	<b>\$125,086 17</b>	<b>\$140,110 62</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,842 60	3,000 00	3,000 00	3,000 00
Undivided profits.....	8,781 22	56 81	1,168 02	3,217 12
Dividends unpaid.....				
Individual deposits subject to check.....	10,310 22	9,791 98	7,635 05	9,632 87
Certificates of deposit.....	67,513 32	51,642 43		
Savings deposits.....	31,141 73	30,511 92	78,238 10	74,260 62
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....		266 08		
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>	<b>\$168,539 10</b>	<b>\$145,299 22</b>	<b>\$125,086 17</b>	<b>\$140,110 62</b>

## REPORT OF THE COMMISSIONER OF

No. 60.

## MUSKEGON SAVINGS BANK, MUSKEGON.

Organized December 1, 1887.

J. W. MOON, President; H. N. HOVEY, Second Vice President; F. E. HAMMOND, Cashier.

DIRECTORS—J. A. Miller, J. W. Blodgett, Geo. Hume, N. Friedman, C. C. Billingshurst, J. C. Lewis, Henry Idema, J. W. Moon, F. E. Hammond, P. H. Wintermute, Paul S. Moon, H. N. Hovey, J. F. Denalow.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$165,159 56	\$133,760 28	\$105,931 14	\$107,080 25
Stocks, bonds and mortgages.....	136,029 60	131,803 70	124,548 70	107,071 05
Overdrafts.....	207 44	44 99	170 65	130 51
Due from banks in reserve cities.....	21,787 14	9,416 80	16,373 38	24,406 98
Due from other banks and bankers.....				245 01
Banking house.....				
Furniture and fixtures.....	1,800 00	1,800 00	1,800 00	1,816 00
Other real estate.....	1,441 27	1,451 27	1,485 57	5,555 72
Current expenses and taxes paid.....	2,074 69	84 51	2,845 46	4,316 07
Interest paid.....	751 02	28 68	302 29	508 40
Exchanges for clearing house.....	8,908 62	2,669 35	91 15	4,604 22
Checks and cash items.....	91 79	161 35	150 69	333 19
Nickels and cents.....	259 20	371 21	421 26	541 36
Gold coin.....	475 00	1,210 00	3,647 50	3,235 00
Silver, coin.....	2,254 50	976 55	1,072 05	1,562 65
U. S. and national bank notes.....	15,111 00	19,834 00	10,683 00	9,463 00
<b>Totals.....</b>	<b>\$356,348 83</b>	<b>\$306,062 69</b>	<b>\$269,521 84</b>	<b>\$270,881 41</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7,000 00	7,500 00	7,500 00	7,500 00
Undivided profits.....	9,671 80	3,790 87	7,302 36	11,829 90
Dividends unpaid.....		200 00		
Individual deposits subject to check.....	19,216 15	23,180 65	24,039 87	36,144 18
Certificates of deposit.....	31,147 83	19,631 59	14,479 94	17,780 54
Savings deposits.....	232,770 38	176,400 90	150,251 15	143,016 64
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	1,543 22	908 68	948 32	610 15
Notes and bills rediscounted.....	5,000 00	24,500 00	15,000 00	5,000 00
Bills payable.....				
<b>Totals.....</b>	<b>\$356,348 83</b>	<b>\$306,062 69</b>	<b>\$269,521 84</b>	<b>\$270,881 41</b>

No. 19.

## FARMERS' AND MERCHANTS' BANK, NASHVILLE

Organized December 15, 1888.

W. H. KLEINHANS, *President*; G. A. TRUMAN, *Vice President*; C. A. HOUGH, *Cashier*.

DIRECTORS—L. E. KNAPPEN, N. A. FULLER, G. A. TRUMAN, W. H. KLEINHANS, C. W. SMITH, S. F. HINEHMAN, H. B. DICKINSON.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$75,810 89	\$74,926 77	\$83,968 41	\$70,997 20
Stocks, bonds and mortgages.....	12,421 09	12,218 49	10,404 18	11,510 74
Overdrafts.....	2,814 07	2,629 30	2,397 31	1,581 27
Due from banks in reserve cities.....	2,067 00	2,875 14	3,637 22	4,087 45
Due from other banks and bankers.....				
Banking house.....	2,073 54	2,073 54	2,073 54	2,073 54
Furniture and fixtures.....	1,417 80	1,417 80	1,417 80	1,417 30
Other real estate.....				
Current expenses and taxes paid.....	1,154 10	243 21	1,233 24	1,546 72
Interest paid.....	459 53	173 81	605 46	862 48
Exchanges for clearing house.....				
Checks and cash items.....		888 79	3,982 09	1,861 43
Nicks and cents.....	67 29	27 60	5 10	5 96
Gold coin.....	1,680 00	1,817 50	1,162 50	2,780 00
Silver coin.....	800 00	160 00	280 00	330 00
U. S. and national bank notes.....	1,566 00	1,638 00	1,610 00	2,002 00
<b>Totals.....</b>	<b>\$102,331 46</b>	<b>\$101,144 45</b>	<b>\$91,726 35</b>	<b>\$100,836 08</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	3,110 00	3,280 00	3,190 00	3,280 00
Undivided profits.....	2,305 27	98 15	740 84	2,023 27
Dividends unpaid.....		1,119 00	192 00	
Individual deposits subject to check.....	9,974 28	11,141 31	11,585 91	12,777 81
Certificates of deposit.....	34,851 91	34,505 99	29,017 80	30,755 00
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....	2,000 00	1,000 00		2,000 00
Bills payable.....				
<b>Totals.....</b>	<b>\$102,331 46</b>	<b>\$101,144 45</b>	<b>\$91,726 35</b>	<b>\$100,836 08</b>

No. 123.

## NEWBERRY SAVINGS BANK, NEWBERRY.

Organized October 1, 1881.

M. W. O'BRIEN, *President*; JOHN A. SHATTUCK, *Vice President*; S. N. DUTCHER, *Cashier*;  
P. G. TREPLE, *Assistant Cashier*.

DIRECTORS—J. A. Shattuck, S. N. Dutcher, C. W. Case, M. W. O'Brien, M. P. O'Brien.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$68,757 29	\$68,802 11	\$38,228 78	\$40,255 91
Stocks, bonds and mortgages.....	450 00	450 00	450 00	450 00
Overdrafts.....	1,461 70	2,264 21	941 61	479 79
Due from banks in reserve cities.....	4,955 88	17,311 52	11,344 32	16,115 10
Due from other banks and bankers.....	5,859 18	174 90	-----	906 37
Banking house.....	-----	-----	-----	-----
Furniture and fixtures.....	1,210 45	1,210 45	1,210 45	1,210 45
Other real estate.....	-----	-----	-----	-----
Current expenses and taxes paid.....	1,702 91	2,415 66	2,376 07	445 51
Interest paid.....	863 47	613 09	665 67	130 23
Exchanges for clearing house.....	-----	-----	-----	-----
Checks and cash items.....	84 00	1 00	5 00	2 06
Nicks and cents.....	87 72	87 25	81 48	42 51
Gold coin.....	2,300 00	2,300 00	2,300 00	2,075 00
Silver coin.....	885 10	517 45	1,246 50	1,095 50
U. S. and national bank notes.....	7,123 00	1,183 00	2,565 00	1,202 00
<b>Totals.....</b>	<b>\$90,750 70</b>	<b>\$85,339 64</b>	<b>\$63,724 88</b>	<b>\$64,461 11</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	500 00	500 00	500 00	500 00
Undivided profits.....	5,288 18	6,618 81	7,387 40	4,815 70
Dividends unpaid.....	-----	-----	-----	-----
Individual deposits subject to check.....	36,374 73	23,736 07	16,904 62	19,576 51
Certificates of deposit.....	11,279 02	8,917 80	6,165 80	5,961 30
Savings deposits.....	12,306 77	10,616 96	7,747 28	9,103 30
Certified checks.....	-----	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	-----	-----	-----	-----
Notes and bills rediscounted.....	-----	10,000 00	-----	-----
Bills payable.....	-----	-----	19 48	-----
<b>Totals.....</b>	<b>\$90,750 70</b>	<b>\$85,339 64</b>	<b>\$63,724 88</b>	<b>\$64,461 11</b>

No. 127.

## FIRST STATE SAVINGS BANK OF NILES, NILES.

Organized December 8, 1891.

GEO. W. ROUGH, *President*; L. E. WOOD, *Vice President*; W. S. SINOLAIR, *Cashier*.

DIRECTORS—Geo. W. Rough, E. F. Woodcock, A. G. Gage, L. E. Wood, Israel P. Hutton.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$10,093 01	\$10,046 57	\$7,066 91	\$8,824 51
Stocks, bonds and mortgages.....	81,880 54	81,270 08	29,869 78	29,553 78
Overdrafts.....				
Due from banks in reserve cities.....	187 60	1,490 20	1,560 76	2,500 00
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....				
Current expenses and taxes paid.....	358 84	3 50	240 09	429 54
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	178 98	563 76	445 57	620 31
Nickels and cents.....	115 79	144 80	11 42	15 22
Gold coin.....	172 00	147 00	562 00	324 50
Silver coin.....	199 25	147 55	69 70	86 90
U. S. and national bank notes.....	916 00	442 00	729 00	290 00
<b>Totals.....</b>	<b>\$45,102 01</b>	<b>\$45,260 46</b>	<b>\$41,555 23</b>	<b>\$41,644 76</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	500 00	500 00	500 00	500 00
Undivided profits.....	864 32	553 00	701 56	811 10
Dividends unpaid.....				
Individual deposits subject to check.....				
Certificates of deposit.....	7,169 52	7,429 96		
Savings deposits.....	12,068 17	11,777 50	15,338 67	15,233 66
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>	<b>\$45,102 01</b>	<b>\$45,260 46</b>	<b>\$41,555 23</b>	<b>\$41,644 76</b>

No. 36.

## THE PIONEER BANK, NORTH BRANCH.

Organized July 30, 1885. Reorganized October 1, 1889.

FREDERICK B. HOWARD, *President*; ALBERT S. SHOLES, *Vice President*; C. W. BALLARD, *Cashier*; W. MAHON, *Assistant Cashier*.

DIRECTORS—Geo. Peck, F. B. Howard, Chas. Ballard, C. W. Ballard, A. S. Sholes, Wm. Mahon, James E. Leets.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$61,005 83	\$62,540 01	\$55,125 44	\$52,830 19
Stocks, bonds and mortgages .....	24,925 26	24,129 08	22,509 08	22,269 06
Overdrafts .....	26 96	24 21	500 49	122 00
Due from banks in reserve cities .....	9,238 71	5,694 77	6,968 12	11,635 22
Due from other banks and bankers .....	615 86		451 58	75 00
Banking house .....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures .....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate .....				
Current expenses and taxes paid .....	727 97	84 20	833 25	1,255 25
Interest paid .....	678 44	51 02	415 16	797 41
Exchanges for clearing house .....				
Checks and cash items .....	1,295 93	84 45	126 74	2,448 79
Nickels and cents .....	57 21	99 23	119 70	78 92
Gold coin .....	1,345 00	1,937 50	1,936 00	2,120 00
Silver coin .....	842 50	1,164 00	1,632 60	879 65
U. S. and national bank notes .....	4,561 00	7,836 00	4,347 00	2,175 00
<b>Totals .....</b>	<b>\$109,429 82</b>	<b>\$107,664 41</b>	<b>\$103,087 28</b>	<b>\$101,886 42</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	1,650 00	2,000 00	2,000 00	2,000 00
Undivided profits .....	8,326 60	1,336 90	2,737 27	4,919 49
Dividends unpaid .....				
Individual deposits subject to check .....	12,853 85	11,683 72	13,145 57	10,565 81
Certificates of deposit .....	41,099 87	42,693 79	34,896 36	33,874 34
Savings deposits .....				
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....				
Notes and bills rediscounted .....				
Bills payable .....			807 96	526 78
<b>Totals .....</b>	<b>\$109,429 82</b>	<b>\$107,664 41</b>	<b>\$103,087 28</b>	<b>\$101,886 42</b>

No. 145.

## NORTHVILLE STATE SAVINGS BANK, NORTHVILLE.

Organized December 10, 1892.

J. M. SWIFT, *President*; WM. P. YERKES, *Vice President*; L. A. BARBITT, *Cashier*.

DIRECTORS—John M. Swift, Erwin A. Chapman, Lawrence W. Simmons, Caleb S. Sprague, J. Morrell Simmons, Wm. P. Yerkes, Frank N. Clark.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$39,131 80	\$40,133 17	\$42,155 76	\$46,486 99
Stocks, bonds and mortgages.....	5,000 00	14,300 00	13,750 00	14,000 00
Overdrafts.....				
Due from banks in reserve cities.....	14,866 46	10,284 48	10,546 57	8,638 87
Due from other banks and bankers.....				
Banking house.....	2,214 81	2,223 06	2,242 65	2,244 66
Furniture and fixtures.....	1,301 30	1,809 30	1,311 45	1,311 45
Other real estate.....				
Current expenses and taxes paid.....	817 26	1,147 97	1,349 48	52 06
Interest paid.....	38 76	141 59	359 55	
Exchanges for clearing house.....				
Checks and cash items.....	39 84	348 51	30 00	
Nicksels and cents.....	80 22	43 54	71 90	83 96
Gold coin.....	1,200 00	1,487 50	1,600 00	1,500 00
Silver coin.....	380 00	470 00	380 00	315 00
U. S. and national bank notes.....	4,505 00	6,559 00	4,621 00	4,951 00
<b>Totals.....</b>	<b>\$69,554 95</b>	<b>\$78,403 12</b>	<b>\$78,428 31</b>	<b>\$79,583 96</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$25,950 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				100 00
Undivided profits.....	622 56	1,155 41	1,974 14	168 50
Dividends unpaid.....				625 00
Individual deposits subject to check.....	12,283 65	16,738 38	20,202 04	19,316 65
Certificates of deposit.....	23,246 66	27,026 60	22,355 41	26,302 46
Savings deposits.....	9,452 08	8,462 73	8,896 72	8,071 35
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>	<b>\$69,554 95</b>	<b>\$78,403 12</b>	<b>\$78,428 31</b>	<b>\$79,583 96</b>

No. 20.

## IOSCO COUNTY SAVINGS BANK, OSCODA.

Organized May 15, 1889.

ROBERT K. GOWANLOOK, *President*; WM. V. PENoyer, *Vice President*; R. S. DODDS, *Cashier*,  
GEO. McNICOL, *Assistant Cashier*.DIRECTORS—Wm. V. Penoyer, R. K. Gowanlook, Edwin F. Holmes, Chas. R. Henry, A. H. Fish,  
Charles O. Duncan.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$198,088 82	\$177,789 38	\$164,288 86	\$148,450 80
Stocks, bonds and mortgages.....	5,206 57	5,206 57	5,179 72	2,451 72
Overdrafts.....	196 63	254 99	565 30	706 80
Due from banks in reserve cities .....	16,835 72	32,612 29	24,568 26	48,041 88
Due from other banks and bankers.....				
Banking house .....	3,728 78	2,728 78	2,728 78	2,728 78
Furniture and fixtures .....	531 20	531 20	531 20	531 20
Other real estate.....	800 00	800 00	800 00	800 00
Current expenses and taxes paid.....	334 16	17 47	1,234 88	1,774 98
Interest paid .....	482 24	18 18	445 36	2,156 13
Exchanges for clearing house.....				
Checks and cash items .....	324 49	3,355 51	695 17	513 14
Nickels and cents .....	106 66	87 14	411 15	505 87
Gold coin.....	455 00	380 00	4,285 00	4,177 50
Silver coin .....	486 40	224 65	2,708 00	1,472 00
U. S. and national bank notes .....	5,029 00	4,286 00	13,695 00	4,063 00
<b>Totals .....</b>	<b>\$233,004 17</b>	<b>\$228,292 16</b>	<b>\$222,111 63</b>	<b>\$218,873 89</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	4,130 00	4,470 00	4,470 00	4,470 00
Undivided profits.....	7,602 80	3,531 05	5,956 98	9,943 86
Dividends unpaid .....	30 00	911 00	83 00	83 00
Individual deposits subject to check .....	44,329 70	53,897 61	43,230 27	41,936 24
Certificates of deposit.....	17,875 96	18,874 21		
Savings deposits .....	104,304 57	98,608 29	113,380 83	111,017 54
Certified checks .....				
Cashier's checks outstanding.....			1 05	
Due to banks and bankers .....	275 90			923 25
Notes and bills rediscounted.....	4,455 44			
Bills payable.....				
<b>Totals .....</b>	<b>\$233,004 17</b>	<b>\$228,292 16</b>	<b>\$222,111 63</b>	<b>\$218,873 89</b>



No. 112.

## OWOSSO SAVINGS BANK, OWOSSO.

Organized January 22, 1891.

C. S. WILLIAMS, *President*; E. SALISBURY, *Vice President*; A. D. WHIFFLE, *Cashier*;  
J. C. VAN CAMP, *Assistant Cashier*.DIRECTORS—Charles S. Williams, E. Salisbury, Wm. A. Woodard, Edwin A. Gould, Daniel M. Estey,  
Chas. E. Rigley, Frederick H. Gould.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$235,772 84	\$216,809 82	\$197,550 25	\$177,361 43
Stocks, bonds and mortgages .....	51,219 00	45,540 00	45,440 00	47,585 00
Overdrafts .....	847 50	1,187 85	340 99	1,502 81
Due from banks in reserve cities .....	12,241 20	18,633 34	14,678 88	5,731 98
Due from other banks and bankers .....				
Banking house .....	18,000 00	18,000 00	18,000 00	18,000 00
Furniture and fixtures .....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate .....	2,437 80	2,510 50	2,510 50	1,800 00
Current expenses and taxes paid .....	1,678 54	94 14	1,124 09	1,952 09
Interest paid .....	2,838 85	145 18	1,408 90	2,052 99
Exchanges for clearing house .....				
Checks and cash items .....	1,750 78	292 73	3,015 98	284 43
Nielsens and cents .....	704 04	656 04	684 84	677 24
Gold coin .....	7,380 00	801 20	495 00	2,495 00
Silver coin .....	2,548 80	3,999 50	2,391 95	4,312 80
U. S. and national bank notes .....	5,232 00	3,509 00	12,626 00	1,466 09
<b>Totals .....</b>	<b>\$340,190 80</b>	<b>\$309,628 29</b>	<b>\$297,707 38</b>	<b>\$262,671 02</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund .....	18,000 00	15,000 00	15,000 00	15,000 00
Undivided profits .....	5,288 77	304 49	1,384 04	5,000 86
Dividends unpaid .....				
Individual deposits subject to check .....	33,672 55	35,610 59	36,010 07	31,123 21
Certificates of deposit .....	96,992 68	97,115 79	58,863 97	32,744 51
Savings deposits .....	71,036 80	59,225 31	68,999 30	71,302 45
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....		472 11		
Notes and bills rediscounted .....	20,000 00	2,000 00	22,500 00	7,500 00
Bills payable .....				
<b>Totals .....</b>	<b>\$340,190 80</b>	<b>\$309,628 29</b>	<b>\$297,707 38</b>	<b>\$262,671 02</b>

## REPORT OF THE COMMISSIONER OF

No. 34.

## OXFORD SAVINGS BANK, OXFORD.

Organized June 12, 1884.

WM. J. TUNSTEAD, *President*; C. L. RANDALL, *Vice President*; CLARENCE E. STANTON, *Cashier*.

DIRECTORS—J. C. Predmore, Allen Hooper, L. W. Stanton, Jno. D. Hagerman, Chas. F. Tunstead, N. H. Crawford, Wm. J. Tunstead, C. L. Randall, Clarence E. Stanton.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$74,080 22	\$63,657 15	\$66,089 10	\$66,728 91
Stocks, bonds and mortgages.....	7,077 00	6,165 00	5,865 00	5,865 00
Overdrafts.....	137 33	34 68	75 26	100 63
Due from banks in reserve cities.....	6,657 61	8,764 75	10,081 78	10,417 96
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	500 00	500 00	500 00	500 00
Other real estate.....				
Current expenses and taxes paid.....	741 78	12 82	566 80	1,040 58
Interest paid.....	281 23	19 53	229 52	330 97
Exchanges for clearing house.....				
Checks and cash items.....	369 58	80 83	642 04	1,246 31
Nickels and cents.....	76 91	25 59	26 03	139 61
Gold coin.....	130 00	305 00	1,462 50	720 00
Silver coin.....	346 05	840 96	354 20	340 90
U. S. and national bank notes.....	4,478 00	9,067 00	3,836 00	2,708 00
<b>Totals.....</b>	<b>\$94,875 72</b>	<b>\$99,473 30</b>	<b>\$99,717 72</b>	<b>\$90,134 07</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	8,474 47	8,021 00	4,485 21	6,854 60
Dividends unpaid.....				
Individual deposits subject to check.....	17,082 49	15,928 61	18,096 45	19,051 43
Certificates of deposit.....	37,818 76	35,523 69	27,181 06	29,728 04
Savings deposits.....				
Certified checks.....				
* Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....	1,500 00		5,000 00	
Bills payable.....				
<b>Totals.....</b>	<b>\$94,875 72</b>	<b>\$99,473 30</b>	<b>\$99,717 72</b>	<b>\$90,134 07</b>

No. 59.

## PAW PAW SAVINGS BANK, PAW PAW.

Organized May 10, 1886.

F. W. SELICK, *President*; E. A. CRANE, *Vice President*; JNO. W. FREE, *Cashier*.

DIRECTORS—Jno. Lyle, Geo. E. Breck, F. W. Scllick, Wm. J. Scllick, E. A. Crane, W. M. Lyle, W. R. Scllick, J. J. Woodman.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 8.	Report of Dec. 19.
Loans and discounts.....	\$104,288 66	\$99,853 66	\$97,957 65	\$91,964 07
Stocks, bonds and mortgages.....	15,187 13	14,937 13	9,435 89	12,208 63
Overdrafts.....	1,732 79	661 96	267 52	269 80
Due from banks in reserve cities.....	14,893 89	8,825 94	14,229 51	5,757 37
Due from other banks and bankers.....	500 00	500 00	500 00	500 00
Banking house.....				
Furniture and fixtures.....	3,005 87	3,005 87	3,005 87	3,005 87
Other real estate.....	1,725 00	1,567 46	1,050 00	800 00
Current expenses and taxes paid.....	1,047 11	138 71	546 02	1,012 65
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	380 50	1,321 45	734 94	1,400 00
Nicksels and cents.....	25 38	9 16	22 50	25 41
Gold coin.....	1,500 00	1,000 00	1,000 00	400 00
Silver coin.....	320 00	245 50	380 00	235 00
U. S. and national bank notes.....	3,788 00	2,794 00	6,452 00	8,070 00
<b>Totals.....</b>	<b>\$147,723 28</b>	<b>\$134,944 34</b>	<b>\$135,581 40</b>	<b>\$125,648 30</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,388 90	2,388 90	2,388 90	2,388 90
Undivided profits.....	1,787 51	186 01	914 35	2,443 59
Dividends unpaid.....				
Individual deposits subject to check.....	31,772 64	15,824 87	33,156 78	22,054 19
Certificates of deposit.....	61,774 23	54,748 18	39,068 44	39,684 51
Savings deposits.....		6,701 88	5,022 98	5,077 11
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....		5,000 00	5,000 00	7,000 00
<b>Totals.....</b>	<b>\$147,723 28</b>	<b>\$134,944 34</b>	<b>\$135,581 40</b>	<b>\$125,648 30</b>

No. 132.

## STATE BANK OF PERRY, PERRY.

Organized February 20, 1892.

L. M. MARSHALL, *President*; C. H. CALKINS, *Vice President*; S. E. OLCOTT, *Cashier*; C. M. SPALDING, *Assistant Cashier*.

DIRECTORS—L. M. Marshall, L. C. Watkins, Maria J. Huntington, G. R. Brandt, R. S. Olcott, C. H. Calkins.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$20,951 78	\$31,348 38	\$27,852 57	\$20,515 69
Stocks, bonds and mortgages.....	325 00	725 00	765 00	665 00
Overdrafts.....				
Due from banks in reserve cities.....	16,610 01	2,451 83	5,864 61	12,970 62
Due from other banks and bankers.....				
Banking house.....	2,356 71	2,398 96	2,393 96	2,400 96
Furniture and fixtures.....	1,497 24	1,497 24	1,497 24	1,497 24
Other real estate.....				
Current expenses and taxes paid.....	166 45	290 00	482 10	682 51
Interest paid.....	30 37	117 82	217 13	510 65
Exchanges for clearing house.....				
Checks and cash items.....		58 00		116 64
Nickels and cents.....	17 01	24 68	16 38	18 08
Gold coin.....	2,000 00	2,080 00	2,350 00	2,772 34
Silver coin.....	319 90	177 00	75 00	172 00
U. S. and national bank notes.....	2,404 00	2,598 00	858 00	270 00
<b>Totals.....</b>	<b>\$46,678 47</b>	<b>\$43,761 86</b>	<b>\$41,871 99</b>	<b>\$43,541 68</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$16,000 00	\$16,000 00	\$16,000 00	\$16,000 00
Surplus fund.....	500 00	500 00	500 00	500 00
Undivided profits.....	580 62	952 81	1,219 23	2,171 02
Dividends unpaid.....				
Individual deposits subject to check.....	8,403 68	5,951 21	6,135 38	6,024 76
Certificates of deposit.....	17,934 01	16,114 17	14,982 46	14,856 74
Savings deposits.....	8,280 16	4,213 42	2,999 52	3,990 13
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....		29 75		7 08
Notes and bills rediscounted.....				
Bills payable.....			85 40	
<b>Totals.....</b>	<b>\$46,678 47</b>	<b>\$43,761 86</b>	<b>\$41,871 99</b>	<b>\$43,541 68</b>

No. 119.

## THE FIRST STATE BANK OF PETOSKEY, PETOSKEY.

Organized July 21, 1891.

IRA CHICHESTER, *President*; F. I. CHICHESTER, *Vice President*; LEON CHICHESTER, *Cashier*;  
G. J. ROBINSON, *Assistant Cashier*.

DIRECTORS—Ira Chichester, E. E. Chichester, L. Chichester, F. I. Chichester, G. J. Robinson.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$74,045 94	\$65,792 75	\$56,147 28	\$52,225 84
Stocks, bonds and mortgages.....	27,864 06	29,410 56	29,296 90	26,591 50
Overdrafts.....	1,783 17	942 65	865 18	1,454 29
Due from banks in reserve cities.....	2,589 59	6,056 63	1,192 89	9,053 52
Due from other banks and bankers.....	2,752 42	267 17	465 70	66 04
Banking house.....				
Furniture and fixtures.....	2,966 35	2,966 35	2,979 35	2,963 60
Other real estate.....				
Current expenses and taxes paid.....	1,311 19	1,945 40	1,234 71	1,915 68
Interest paid.....	190 79	313 92	268 99	421 60
Exchanges for clearing house.....				
Checks and cash items.....	235 06	345 18	275 39	200 07
Nicksels and cents.....	456 46	392 35	172 13	145 91
Gold coin.....	5 00	20 00	970 00	1,637 50
Silver coin.....	487 00	1,199 80	321 65	799 35
U. S. and national bank notes.....	4,535 00	4,641 00	5,771 00	5,631 00
<b>Totals.....</b>	<b>\$119,162 08</b>	<b>\$114,293 76</b>	<b>\$99,461 17</b>	<b>\$108,147 90</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	500 00	500 00	675 00	675 00
Undivided profits.....	2,471 86	3,841 60	1,445 83	4,011 60
Dividends unpaid.....				
Individual deposits subject to check.....	19,115 64	16,812 88	17,032 25	13,984 58
Certificates of deposit.....	25,241 77	31,945 78	30,262 61	34,476 72
Savings deposits.....				
Certified checks.....			45 98	
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....	21,833 76	5,693 50		
Bills payable.....		5,500 00		
<b>Totals.....</b>	<b>\$119,162 08</b>	<b>\$114,293 76</b>	<b>\$99,461 17</b>	<b>\$108,147 90</b>

No. 99.

## PLYMOUTH SAVINGS BANK, PLYMOUTH.

Organized May 29, 1890.

E. C. LEACH, *President*; L. H. BENNETT, *Vice President*; E. K. BENNETT, *Cashier*; C. A. FISHER, *Assistant Cashier*.

DIRECTORS—F. C. Leach, Wm. Manchester, S. J. Springer, A. D. Lyndon, L. H. Bennett, I. N. Starkweather, J. R. Hoie, Wm. Geer, J. B. Tillotson, Geo. S. Van Sickle, L. C. Hough, L. C. Sherwood, T. V. Quackenbush.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$118,214 47	\$114,937 99	\$112,447 74	\$108,561 24
Stocks, bonds and mortgages .....	47,365 42	45,465 42	44,665 42	44,365 42
Overdrafts .....	1,568 27	1,379 86	989 69	1,016 15
Due from banks in reserve cities .....	16,410 23	15,859 02	10,412 90	12,061 27
Due from other banks and bankers .....		22 51		
Banking house .....	2,100 00	2,100 00	2,100 00	2,100 00
Furniture and fixtures .....	2,198 86	2,198 86	2,198 86	2,198 86
Other real estate .....	1,000 00			
Current expenses and taxes paid .....	725 58	222 25	925 91	1,204 30
Interest paid .....		33 82	525 28	2,087 09
Exchanges for clearing house .....				
Checks and cash items .....	2,082 22	857 04	2,788 77	2,250 81
Nickels and cents .....	1 44	8 52	7 45	1 66
Gold coin .....	585 00	1,270 00	585 00	1,670 00
Silver coin .....	735 00	950 75	780 20	683 70
U. S. and national bank notes .....	2,708 00	2,449 00	2,158 00	4,701 00
<b>Totals .....</b>	<b>\$195,524 49</b>	<b>\$198,765 04</b>	<b>\$181,465 22</b>	<b>\$183,451 50</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	8,000 00	8,500 00	8,500 00	8,500 00
Undivided profits .....	1,679 17	899 12	1,070 38	2,661 50
Dividends unpaid .....	280 00	1,440 00	180 00	30 00
Individual deposits subject to check .....	30,438 08	27,582 02	26,273 07	23,322 89
Certificates of deposit .....	42,231 28	37,878 77	41,313 15	28,889 54
Savings deposits .....	62,795 91	62,975 12	54,128 64	54,537 57
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....				
Notes and bills rediscounted .....				
Bills payable .....				
<b>Totals .....</b>	<b>\$195,524 49</b>	<b>\$198,765 04</b>	<b>\$181,465 22</b>	<b>\$183,451 50</b>

No. 146.

## FIRST COMMERCIAL BANK, PONTIAC.

Organized December 24, 1892.

JOHN D. NORTON, *President*; G. JACOBS, *Vice President*; B. S. TREMENT, *Cashier*; F. G. JACOBS, *Assistant Cashier*.

DIRECTORS—John D. Norton, B. S. Trement, Charles Dawson, G. Jacobs, Abram Parker, C. G. Freeman, C. R. Crofoot.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$421,568 77	\$424,181 32	\$381,229 51	\$383,717 30
Stocks, bonds and mortgages.....	22,545 00	23,845 00	36,993 00	44,996 00
Overdrafts.....	2,496 95	3,664 00	5,549 08	14,515 88
Due from banks in reserve cities.....	53,775 94	52,174 11	37,738 23	15,026 30
Due from other banks and bankers.....	5,636 66	1,443 04	1,684 89	431 10
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	1,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....				
Current expenses and taxes paid.....	2,006 50	180 95	1,704 11	2,780 04
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	4,176 61	656 77	1,220 65	1,287 51
Nicksels and cents.....	557 00	312 47	190 24	290 00
Gold coin.....	1,400 00	1,900 00	2,500 00	1,100 00
Silver coin.....	900 00	1,400 00	2,500 00	900 00
U. S. and national bank notes.....	14,682 00	15,289 00	15,166 00	7,704 00
<b>Totals.....</b>	<b>\$537,740 43</b>	<b>\$533,996 66</b>	<b>\$495,477 66</b>	<b>\$431,698 14</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....		2,000 00	2,000 00	2,000 00
Undivided profits.....	9,328 70	2,780 20	7,758 67	11,505 83
Dividends unpaid.....		490 00	150 00	
Individual deposits subject to check.....	150,194 55	156,855 93	141,445 81	125,267 68
Certificates of deposit.....	236,975 62	228,989 30	200,297 96	189,806 83
Savings deposits.....	31,167 87	37,456 09	41,721 22	52,514 43
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	10,078 69	5,535 14	2,104 50	603 37
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>	<b>\$537,740 43</b>	<b>\$533,996 66</b>	<b>\$495,477 66</b>	<b>\$431,698 14</b>

No. 149.

## OAKLAND COUNTY SAVINGS BANK, PONTIAC.

Organized December 29, 1892.

BYRON G. STOUT, *President*; AUG. C. BALDWIN, *Vice President*; C. W. FRENCH, *Cashier*; D. H. POWER, *Assistant Cashier*.

DIRECTORS—Byron G. Stout, Aug. C. Baldwin, Edward C. Smith, Chas. W. French, Joshua Hill, Thaddeus A. Smith, D. H. Power.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$86,125 16	\$88,078 85	\$98,528 63	\$93,090 38
Stocks, bonds and mortgages.....	53,209 92	54,761 91	34,730 91	35,272 32
Overdrafts.....	78 79	111 21	270 97	251 08
Due from banks in reserve cities.....	2,416 22	6,320 32	10,365 08	3,773 37
Due from other banks and bankers.....			1,200 00	2,477 09
Banking house.....				
Furniture and fixtures.....	2,839 42	2,839 42	2,839 42	2,839 42
Other real estate.....				
Current expenses and taxes paid.....	2,845 16	76 03	1,011 97	1,631 09
Interest paid.....	372 32	44 95	805 46	1,339 01
Exchanges for clearing house.....				
Checks and cash items.....	490 52	18 18	2,233 48	375 08
Nickels and cents.....	117 46	204 83	227 66	173 37
Gold coin.....	2,707 50	4,219 50	4,552 25	5,907 25
Silver coin.....	1,063 00	1,735 00	1,466 00	1,724 95
U. S. and national bank notes.....	9,924 00	6,601 00	3,985 00	4,717 00
<b>Totals.....</b>	<b>\$162,698 47</b>	<b>\$165,010 19</b>	<b>\$151,719 83</b>	<b>\$153,571 31</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$47,670 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....				
Undivided profits.....	2,062 23	208 51	1,737 68	3,583 17
Dividends unpaid.....				
Individual deposits subject to check.....	26,403 92	23,158 35	21,289 31	9,386 01
Certificates of deposit.....	23,676 99	23,064 36	11,948 96	21,313 75
Savings deposits.....	62,296 74	67,434 14	64,927 55	66,284 96
Certified checks.....			1,050 00	
Cashier's checks outstanding.....				
Due to banks and bankers.....	566 59	1,144 83	766 33	2,553 40
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>	<b>\$162,698 47</b>	<b>\$165,010 19</b>	<b>\$151,719 83</b>	<b>\$153,571 31</b>



No. 75.

## THE COMMERCIAL BANK, PORT HURON.

Organized January 30, 1882.

CHAS. A. WARD, *President*; WM. HARTSUFF, *Vice President*; JOHN W. PORTER, *Cashier*.

DIRECTORS—D. N. Runnels, S. L. Ballentine, Jno. G. O'Neill, Wm. Hartsuff, Chas. A. Ward, J. A. Davidson.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$272,633 57	\$250,174 99	\$226,056 56	\$221,617 15
Stocks, bonds and mortgages.....	175,647 46	166,500 46	175,330 46	173,408 79
Overdrafts.....	1,022 67	469 29	579 84	216 41
Due from banks in reserve cities.....	28,120 55	28,102 21	42,355 41	32,362 66
Due from other banks and bankers.....	728 71	1,293 91	607 29	646 24
Banking house.....	27,000 00	27,000 00	27,000 00	27,000 00
Furniture and fixtures.....	3,200 00	3,200 00	3,200 00	3,200 00
Other real estate.....	400 00	400 00	400 00	400 00
Current expenses and taxes paid.....	2,480 22	240 07	1,698 29	2,815 06
Interest paid.....	4,243 37	261 81	3,445 84	3,782 73
Exchanges for clearing house.....	1,256 15	2,136 80	834 28	1,877 12
Checks and cash items.....	552 95	1,271 89	141 90	1,419 01
Nickels and cents.....	64 47	58 50	99 28	104 36
Gold coin.....	10,712 50	3,935 00	5,582 50	2,382 50
Silver coin.....	1,083 00	2,188 00	1,480 25	193 00
U. S. and national bank notes.....	11,385 00	31,789 00	25,744 00	25,761 00
<b>Totals.....</b>	<b>\$540,480 62</b>	<b>\$519,020 93</b>	<b>\$514,106 80</b>	<b>\$497,181 06</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	16,583 96	15,404 11	19,760 11	24,028 04
Dividends unpaid.....				
Individual deposits subject to check.....	116,383 95	136,185 78	151,831 54	141,765 03
Certificates of deposit.....	59,898 49	46,618 78	85,482 73	83,706 93
Savings deposits.....	216,371 40	201,812 26	183,619 70	177,661 06
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....			3,441 72	
Notes and bills rediscounted.....	10,547 85			
Bills payable.....				
<b>Totals.....</b>	<b>\$540,480 62</b>	<b>\$519,020 93</b>	<b>\$514,106 80</b>	<b>\$497,181 06</b>

No. 49.

## PORT HURON SAVINGS BANK, PORT HURON.

Organized January 1, 1878.

HENRY McMORRAN, *President*; JAS. H. WHITE, *Vice President*; CHAS. F. HARRINGTON, *Cashier*;  
C. D. THOMPSON, *Assistant Cashier*.

DIRECTORS—James H. White, Nelson Mills, Edward Vincent, Henry McMORRAN, Charles F. Harrington.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$376,167 48	\$327,634 36	\$340,824 65	\$308,323 53
Stocks, bonds and mortgages.....	207,731 49	202,992 90	206,023 18	210,617 96
Overdrafts .....	1,334 27	1,243 55	1,965 02	3,960 54
Due from banks in reserve cities.....	66,480 50	78,149 39	48,846 68	57,942 45
Due from other banks and bankers .....		491 11		199 50
Banking house.....				
Furniture and fixtures.....	2,350 00	2,350 00	2,350 00	2,350 00
Other real estate.....				
Current expenses and taxes paid.....	2,273 16	26 44	1,892 59	3,091 89
Interest paid.....	1,617 85	1,390 00	1,557 66	7,142 10
Exchanges for clearing house.....	3,826 19	3,464 74	1,122 96	4,582 27
Checks and cash items .....				
Nickels and cents.....	51 25	88 00	86 36	123 00
Gold coin .....	8,582 50	4,275 00	160 00	1,420 00
Silver coin.....	671 85	415 25	331 55	137 45
U. S. and national bank notes .....	11,083 00	8,922 00	13,462 00	8,621 00
<b>Totals.....</b>	<b>\$677,418 54</b>	<b>\$631,831 74</b>	<b>\$618,652 65</b>	<b>\$608,521 68</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	66,301 26	56,125 92	60,235 81	67,643 74
Dividends unpaid.....		1,040 00		
Individual deposits subject to check.....	84,687 69	94,993 43	78,298 17	66,234 90
Certificates of deposit .....	58,321 24	52,007 42	51,661 81	61,578 53
Savings deposits.....	329,955 85	305,557 55	273,719 32	266,043 06
Certified checks .....	1,202 50	1,102 50	1,102 50	1,102 50
Cashier's checks outstanding .....	2,000 00			5 00
Due to banks and bankers .....		554 92	8,585 04	913 95
Notes and bills rediscounted.....	20,000 00		25,000 00	25,000 00
Bills payable.....				
<b>Totals.....</b>	<b>\$677,418 54</b>	<b>\$631,831 74</b>	<b>\$618,652 65</b>	<b>\$608,521 68</b>

No. 98.

## SAINT CLAIR COUNTY SAVINGS BANK, PORT HURON.

Organised May 26, 1890.

CHAS. WELLMAN, *President*; E. G. SPALDING, *Vice President*; STEPHEN MOORE, *2d Vice President*;  
GEO. W. MOORE, *Cashier*; F. T. MOORE, *Assistant Cashier*.

DIRECTORS—J. Bernatz, S. Armstrong, S. W. Vance, E. G. Spalding, J. B. Hull, Stephen Moore,  
Chas. Wellman.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$140,194 27	\$119,835 84	\$119,067 55	\$120,243 45
Stocks, bonds and mortgages.....	62,798 36	55,772 02	55,117 99	54,816 19
Overdrafts.....	789 56	281 59	280 39	757 45
Due from banks in reserve cities.....	13,848 92	15,689 40	20,254 43	17,976 41
Due from other banks and bankers.....	1,277 82	4,808 81	3,529 61	2,600 31
Banking house.....				
Furniture and fixtures.....	1,900 00	1,900 00	1,900 00	1,900 00
Other real estate.....				
Current expenses and taxes paid.....	1,427 83	381 56	1,212 84	277 56
Interest paid.....	2,152 88	987 07	1,383 03	88 50
Exchanges for clearing house.....				
Checks and cash items.....	781 58	838 23	1,358 92	854 85
Nickels and cents.....	32 28	46 69	53 86	70 05
Gold coin.....	705 00	4,505 00	615 00	587 50
Silver coin.....	528 60	1,158 25	872 50	136 40
U. S. and national bank notes.....	1,868 00	4,942 00	4,598 00	6,369 00
<b>Totals.....</b>	<b>\$227,754 08</b>	<b>\$214,089 46</b>	<b>\$210,495 62</b>	<b>\$207,672 17</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	18,000 00	16,000 00	16,000 00	19,000 00
Undivided profits.....	4,638 13	1,188 80	3,274 49	855 13
Dividends unpaid.....				
Individual deposits subject to check.....	47,242 77	35,261 02	45,768 33	41,113 36
Certificates of deposit.....	21,661 91	28,393 65		
Savings deposits.....	85,821 98	85,240 99	95,452 80	90,673 68
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	5,839 29			6,000 00
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>	<b>\$227,754 08</b>	<b>\$214,089 46</b>	<b>\$210,495 62</b>	<b>\$207,672 17</b>

## REPORT OF THE COMMISSIONER OF

No. 69.

## THE STATE BANK OF READING, READING.

Organized December 27, 1889.

HENRY F. DOTY, *President*; GEO. G. CLARK, *Vice President*; WM. B. NORTHBOP, *Cashier*.

DIRECTORS—Adelbert R. Chapman, Henry F. Doty, Geo. G. Clark, Frank M. Stewart, Wm. B. Northrop.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$73,823 83	\$51,312 74	\$44,280 81	\$54,301 86
Stocks, bonds and mortgages.....	12,325 00	15,525 00	13,625 00	13,325 00
Overdrafts .....	405 43	508 87	366 96	1,519 83
Due from banks in reserve cities.....	4,895 01	3,333 96	3,165 58	17,733 92
Due from other banks and bankers.....		2,254 02	661 50	9,624 13
Banking house .....				
Furniture and fixtures.....	1,025 00	1,025 00	1,025 00	1,025 00
Other real estate.....				
Current expenses and taxes paid.....	651 15	61 23	479 35	814 27
Interest paid.....	736 82	49 43	275 23	507 32
Exchanges for clearing house.....				
Checks and cash items .....	922 40	1,878 66	1,374 01	3,478 70
Nickels and cents .....	31 23	80 50	38 46	96 47
Gold coin .....	6,000 00	5,000 00	7,000 00	7,000 00
Silver coin .....	500 00	470 00	300 00	175 00
U. S. and national bank notes .....	5,881 00	5,768 00	4,228 00	1,963 00
<b>Totals .....</b>	<b>\$108,086 85</b>	<b>\$87,295 41</b>	<b>\$77,494 90</b>	<b>\$111,863 55</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	1,500 00	2,500 00	2,500 00	2,500 00
Undivided profits .....	2,240 53	338 03	1,297 57	3,177 02
Dividends unpaid.....				
Individual deposits subject to check.....	7,433 59	7,199 40	9,154 08	35,704 39
Certificates of deposit.....	71,922 78	52,207 98	39,543 25	45,482 14
Savings deposits .....				
Certified checks.....				
Cashier's checks outstanding .....				
Due to banks and bankers .....				
Notes and bills rediscounted .....				
Bills payable .....				
<b>Totals .....</b>	<b>\$108,086 85</b>	<b>\$87,295 41</b>	<b>\$77,494 90</b>	<b>\$111,863 55</b>

No. 125.

## AMERICAN COMMERCIAL AND SAVINGS BANK, SAGINAW.

Organized November 28, 1891.

ISAAC BEARINGER, *President*; WM. L. WEBBER, *Vice President*; W. G. EMERICK, *Cashier*.

DIRECTORS—Wm. Cornwall, M. Winkler, H. T. Wickes, Geo. W. Weadock, Conrad Fay, Isaac Bearer, W. L. Webber, Jos. D. Whittier, Henry Passolt.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$293,221 40	\$306,989 93	\$242,341 26	\$280,414 12
Stocks, bonds and mortgages.....	23,900 00	23,900 00	23,300 00	23,300 00
Overdrafts .....	114 09	213 42	1,063 42	346 20
Due from banks in reserve cities .....	34,077 60	25,178 64	40,225 47	4,128 46
Due from other banks and bankers.....		452 91		
Banking house.....				
Furniture and fixtures .....	2,290 32	2,328 32	2,323 32	2,328 32
Other real estate.....				
Current expenses and taxes paid .....	1,872 75	137 55	3,249 09	4,274 30
Interest paid.....	1,315 77	191 67	737 07	1,234 31
Exchanges for clearing house.....	1,450 86	944 41	473 12	400 45
Checks and cash items .....	120 72	653 46	177 99	2,004 51
Nicks and cents .....	154 09	120 48	244 01	404 76
Gold coin .....	3,837 50	5,097 50	5,127 50	4,980 00
Silver coin.....	1,719 25	1,624 35	1,909 50	1,509 50
U. S. and national bank notes .....	8,919 00	13,452 00	13,763 00	14,928 00
<b>Totals.....</b>	<b>\$372,392 85</b>	<b>\$385,634 64</b>	<b>\$339,939 75</b>	<b>\$340,235 93</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....				
Undivided profits.....	14,575 99	11,400 99	15,155 67	22,891 89
Dividends unpaid.....				
Individual deposits subject to check .....	98,524 45	100,450 53	102,293 94	106,375 49
Certificates of deposit.....	74,012 03	81,635 28	56,035 38	36,726 97
Savings deposits.....	81,905 93	85,642 79	63,333 21	63,206 23
Certified checks.....	1,042 11	25 00		
Cashier's checks outstanding .....	4,888 20			36 74
Due to banks and bankers .....	2,444 14		3,121 55	1,007 16
Notes and bills rediscounted.....		6,500 00		10,001 45
Bills payable.....				
<b>Totals.....</b>	<b>\$372,392 85</b>	<b>\$385,634 64</b>	<b>\$339,939 75</b>	<b>\$340,235 93</b>

No. 25.

## BANK OF SAGINAW, SAGINAW.

Organized April 18, 1888.

M. BUTMAN, *President*; BENTON HANCHETT, *Vice President*; D. W. BRIGGS, *Cashier*; J. D. LELAND, *Assistant Cashier*.

DIRECTORS—Benton Hanchett, Thos. Merrill, W. S. Green, Jas. E. Vincent, C. L. Ring, P. Bauer, M. Butman, C. A. Rust, D. W. Briggs.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$1,392,436 25	\$1,191,747 80	\$1,001,762 28	\$1,013,489 56
Stocks, bonds and mortgages.....	41,254 44	19,054 44	19,125 27	19,125 27
Overdrafts.....	741 11	1,397 97	251 06	295 55
Due from banks in reserve cities.....	128,715 52	123,338 78	126,133 91	207,189 12
Due from other banks and bankers.....	1,977 08	6,226 48	724 12	1,951 73
Banking house.....	5,700 00	5,700 00	5,700 00	5,700 00
Furniture and fixtures.....	2,300 00	2,300 00	6,511 52	7,067 68
Other real estate.....				
Current expenses and taxes paid.....	3,734 84	252 11	3,236 17	5,604 89
Interest paid.....				
Exchanges for clearing house.....	564 88		967 29	213 61
Checks and cash items.....	57 77	1,231 77	150 50	885 54
Nickels and cents.....	742 06	540 33	425 51	280 01
Gold coin.....	20,577 50	31,730 00	40,050 00	40,000 00
Silver coin.....	1,572 50	2,217 00	777 00	1,667 00
U. S. and national bank notes.....	32,855 00	45,379 00	30,672 00	15,552 00
<b>Totals .....</b>	<b>\$1,633,028 89</b>	<b>\$1,431,175 68</b>	<b>\$1,236,586 57</b>	<b>\$1,318,931 95</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	45,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	47,280 44	36,989 44	45,582 59	53,968 10
Dividends unpaid.....		740 00	150 00	150 00
Individual deposits subject to check.....	633,934 06	530,508 80	465,609 44	603,722 99
Certificates of deposit.....	571,929 79	489,615 22	377,942 94	331,680 86
Savings deposits.....				
Certified checks.....	750 00			
Cashier's checks outstanding.....				
Due to banks and bankers.....	184,154 60	123,372 23	97,301 60	90,345 00
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals .....</b>	<b>\$1,633,028 89</b>	<b>\$1,431,175 68</b>	<b>\$1,236,586 57</b>	<b>\$1,318,931 95</b>

No. 38.

## PEOPLE'S SAVINGS BANK OF EAST SAGINAW, SAGINAW.

Organized November 27, 1886.

JOHN J. RUPP, *President*; GURDON CORNING, *Vice President*; J. F. BOYNTON, *Treasurer*.

DIRECTORS—G. Corning, G. B. Wiggins, R. F. Webster, Jno. J. Rupp, J. Schwartz, Wm. B. Baum, J. F. Boynton, H. A. Batchelor, L. P. Mason, J. W. Howry.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$346,642 47	\$316,166 97	\$289,908 25	\$286,873 28
Stocks, bonds and mortgages.....	156,488 03	134,202 03	180,022 98	136,580 18
Overdrafts.....	2,414 77	1,197 01	343 39	770 83
Due from banks in reserve cities.....	77,231 07	52,454 72	50,966 49	63,880 61
Due from other banks and bankers.....	2,023 45	-----	29 00	547 68
Banking house.....	-----	-----	-----	-----
Furniture and fixtures.....	4,789 68	4,789 68	4,789 68	4,789 68
Other real estate.....	1,700 00	1,700 00	3,000 00	3,000 00
Current expenses and taxes paid.....	1,846 01	32 06	2,828 61	3,704 05
Interest paid.....	409 91	40 86	154 04	490 65
Exchanges for clearing house.....	445 45	915 50	917 03	762 58
Checks and cash items.....	20 00	303 18	70 68	170 01
Nickels and cents.....	21 21	39 53	35 37	29 15
Gold coin.....	288 50	2,630 00	5,890 00	6,675 00
Silver coin.....	1,574 00	1,121 75	1,016 00	1,102 50
U. S. and national bank notes.....	6,328 00	28,414 00	37,968 00	4,962 00
<b>Totals.....</b>	<b>\$602,222 55</b>	<b>\$554,012 28</b>	<b>\$526,754 42</b>	<b>\$512,528 15</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	40,000 00	40,000 00	40,000 00
Undivided profits.....	16,485 24	6,195 93	13,223 85	20,392 92
Dividends unpaid.....	-----	-----	-----	-----
Individual deposits subject to check.....	127,772 99	107,648 81	102,584 22	94,709 80
Certificates of deposit.....	22,296 11	21,569 48	19,229 82	22,067 05
Savings deposits.....	229,284 65	228,298 25	200,652 96	226,295 04
Certified checks.....	-----	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	243 56	199 72	962 55	243 34
Notes and bills rediscounted.....	-----	-----	-----	-----
Bills payable.....	-----	-----	-----	-----
<b>Totals.....</b>	<b>\$602,222 55</b>	<b>\$554,012 28</b>	<b>\$526,754 42</b>	<b>\$512,528 15</b>

No. 84.

## SAGINAW COUNTY SAVINGS BANK, SAGINAW.

Organized December 1, 1886.

AARON T. BLISS, *President*; LORENZO T. DURAND, *Vice President*; RICHARD KHUEN, *Treasurer*.

DIRECTORS—Lorenzo T. Durand, Wm. Moye, Chas. E. Brenner, A. P. Bliss, Richard Khuen, Aaron T. Bliss, Jno. L. Jackson, Gurdon Corning, Ezra Rust.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$298,890 99	\$279,501 88	\$340,894 89	\$338,355 05
Stocks, bonds and mortgages.....	115,940 35	115,887 53	123,424 53	118,249 22
Overdrafts.....				
Due from banks in reserve cities.....	53,042 48	59,453 81	46,995 81	40,006 06
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	879 44	880 44	880 44	880 44
Other real estate.....	5,085 78	5,080 78	5,132 78	6,543 72
Current expenses and taxes paid.....	1,394 23	2,077 13	3,237 79	3,957 46
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	371 23	771 47	300 45	1,144 40
Nickels and cents.....	108 61	14 83	33 49	72 74
Gold coin.....	285 00	597 50	1,407 50	1,895 00
Silver coin.....	613 00	329 70	332 60	776 70
U. S. and national bank notes.....	2,498 00	1,490 00	2,564 00	1,189 00
<b>Totals.....</b>	<b>\$174,099 19</b>	<b>\$465,884 57</b>	<b>\$425,204 23</b>	<b>\$412,731 29</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	10,425 68	9,423 06	14,606 15	17,497 45
Dividends unpaid.....				175 09
Individual deposits subject to check.....				
Certificates of deposit.....				
Savings deposits.....	268,673 51	266,408 81	310,598 13	296,053 84
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....		52 60		
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>	<b>\$474,099 19</b>	<b>\$465,884 57</b>	<b>\$425,204 23</b>	<b>\$412,731 29</b>



No. 44.

## SAVINGS BANK OF EAST SAGINAW, SAGINAW.

Organized February 7, 1872.

H. C. POTTER, *President*; W. J. BARTOW, *Vice President*; A. SCHUPP, *Treasurer*; CHAS. M. COPLIN, *Assistant Treasurer*.

DIRECTORS—Phillip Baumgarten, Augustus Schupp, Jas. B. Peter, H. C. Potter, Jr., Gilbert M. Stark, Wm. J. Bartow, Henry C. Potter, W. H. Baldwin, Jr., Max Heavenrich, W. F. Potter.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$821,176 05	\$771,870 08	\$876,587 57	\$680,350 64
Stocks, bonds and mortgages.....	546,090 48	521,019 53	520,379 56	553,899 23
Overdrafts.....	878 99	744 19	299 17	237 98
Due from banks in reserve cities.....	172,083 58	146,640 41	127,068 86	141,942 58
Due from other banks and bankers.....	1,458 11	1,118 45	2,126 83	1,761 09
Banking house.....	65,763 58	65,767 08	65,767 08	65,767 08
Furniture and fixtures.....	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate.....				
Current expenses and taxes paid.....	86 67	145 08	106 53	387 84
Interest and premiums paid.....	13,410 29	9,966 88	10,763 10	11,997 25
Exchanges for clearing house.....	863 14	929 57	743 53	824 71
Checks and cash items.....	1,449 89	1,516 59	6,794 48	2,712 41
Nicksels and cents.....	108 43	14 98	36 23	47 92
Gold coin.....	32,521 40	51,082 46	45,862 25	40,296 85
Silver coin.....	6,538 20	6,344 85	2,184 75	524 06
U. S. and national bank notes.....	26,231 00	62,320 00	32,324 00	13,289 00
<b>Totals.....</b>	<b>\$1,692,059 76</b>	<b>\$1,642,650 45</b>	<b>\$1,494,541 99</b>	<b>\$1,466,983 58</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$ 00,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	43,664 16	32,416 49	34,787 84	38,504 89
Dividends unpaid.....		174 00		
Individual deposits subject to check.....	63,103 10	55,716 56	61,720 14	56,884 26
Certificates of deposit.....	90,050 56	72,311 03	78,394 13	82,621 80
Savings deposits.....	1,343,786 29	1,332,009 43	1,169,487 57	1,189,307 68
Certified checks.....			100 00	159 85
Cashier's checks outstanding.....	1,308 75	23 94	102 31	10 00
Due to banks and bankers.....	196 90			
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>	<b>\$1,692,059 76</b>	<b>\$1,642,650 45</b>	<b>\$1,494,541 99</b>	<b>\$1,466,983 58</b>

## REPORT OF THE COMMISSIONER OF

No. 29.

## COMMERCIAL AND SAVINGS BANK, SAINT CLAIR.

Organized October 16, 1886.

WM. S. HOPKINS, *President*; BELA W. JENKS, *Vice President*; ROBT. H. JENKS, *Cashier*; RUSS. S. JENKS, *Assistant Cashier*.

DIRECTORS—A. C. Gray, B. W. Jenks, Robert H. Jenks, E. C. Recor, Justin B. Whiting, W. S. Hopkins, Geo. W. Jenks.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$181,697 05	\$182,324 81	\$119,496 40	\$118,418 87
Stocks, bonds and mortgages.....	29,325 00	29,387 50	29,225 00	29,325 00
Overdrafts.....	1,671 69	775 90	221 78	824 53
Due from banks in reserve cities.....	10,148 41	18,719 09	20,461 48	11,119 53
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	1,250 00	1,250 00	1,250 00	1,250 00
Other real estate.....	2,416 09	2,416 09	2,416 09	2,416 09
Current expenses and taxes paid.....	1,008 61		908 31	1,485 87
Interest paid.....	530 42	69 98	557 68	1,693 17
Exchanges for clearing house.....				
Checks and cash items.....	588 80	212 10	624 71	306 71
Nickels and cents.....	104 96	29 82	62 08	50 44
Gold coin.....	2,600 25	3,782 50	3,732 50	2,280 00
Silver coin.....	2,074 33	366 45	1,095 45	376 55
U. S. and national bank notes.....	1,985 00	1,955 00	3,966 00	3,895 00
Totals.....	\$185,395 11	\$191,169 24	\$184,023 43	\$168,291 76
Liabilities.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	6,125 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	11,273 13	4,105 12	7,155 76	9,689 12
Dividends unpaid.....		476 00	240 00	
Individual deposits subject to check.....	28,945 69	40,937 24	45,221 60	28,587 20
Certificates of deposit.....	35,220 98	41,986 07	28,808 89	28,206 10
Savings deposits.....	43,830 36	43,664 81	42,597 68	41,809 34
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$185,395 11	\$191,169 24	\$184,023 43	\$168,291 76

No. 39.

## CLINTON COUNTY SAVINGS BANK, SAINT JOHNS.

Organized November 27, 1889.

ALBERT J. BALDWIN, *President*; GALUSHA PENNELL, *Vice President*; P. E. WALSWORTH, *Treasurer*.DIRECTORS—R. M. Steel, A. J. Baldwin, Cooloy E. Ball, Warner Bunday, John Hicks, George A. Steel.  
P. E. Walsworth, Galusha Pennell, Edwin E. White.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$79,149 00	\$81,577 73	\$80,723 36	\$78,256 16
Stocks, bonds and mortgages.....	80,574 43	75,174 43	62,939 83	61,833 83
Overdrafts.....				
Due from banks in reserve cities.....	19,150 68	15,063 43	8,168 13	5,989 11
Due from other banks and bankers .....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Current expenses and taxes paid.....	289 01	9 10	38 34	504 13
Interest paid.....	2,697 83	18 94	2,545 74	2,589 43
Exchanges for clearing house .....				
Checks and cash items.....	19 00	50 00		120 00
Nickels and cents .....	4 77	1 72	54	2 32
Gold coin.....	1,022 50	685 00	4,695 00	4,785 00
Silver coin.....	56 75	32 50	24 00	2 25
U. S. and national bank notes.....	493 00	8,971 00	4,405 00	4,720 00
<b>Totals .....</b>	<b>\$183,456 47</b>	<b>\$181,583 85</b>	<b>\$163,539 94</b>	<b>\$158,822 33</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$35,000 00	\$35,000 00	\$35,000 00	\$35,000 00
Surplus fund.....	4,500 00	5,000 00	5,000 00	5,000 00
Undivided profits.....	5,467 37	3,296 79	4,480 04	5,991 27
Dividends unpaid.....				
Individual deposits subject to check.....				
Certificates of deposit.....	1,488 63	2,120 23		
Savings deposits.....	127,000 47	126,166 68	119,109 90	112,831 06
Certified checks.....				
Cashier's checks outstanding .....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals .....</b>	<b>\$183,456 47</b>	<b>\$181,583 85</b>	<b>\$163,539 94</b>	<b>\$158,822 33</b>

No. 45.

## STATE BANK OF SAINT JOHNS, SAINT JOHNS.

Organized August 19, 1885.

PORTER K. PERRIN, *President*; GEO. F. MARVIN, *Vice President*; JNO. W. FITZGERALD, *Cashier*;  
H. H. FITZGERALD, *Assistant Cashier*.

DIRECTORS—Geo. F. Marvin, Porter K. Perrin, Gilbert E. Corbin, John H. Corbit, J. H. Fedewa, O. W. Munger, Jesse Sullivan, C. S. Allison, James Richardson, J. W. Fitzgerald, Michael Spitzley.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 8.	Report of Dec. 19.
Loans and discounts.....	\$152,483 72	\$136,235 91	\$112,853 76	\$104,853 83
Stocks, bonds and mortgages.....	20,000 00	20,000 00	16,500 00	15,100 00
Overdrafts.....	436 82	380 82	813 84	257 64
Due from banks in reserve cities.....	6,684 02	18,930 75	7,389 82	9,969 26
Due from other banks and bankers.....				
Banking house.....	7,000 00	7,000 00	7,000 00	7,000 00
Furniture and fixtures.....	2,500 60	2,500 00	2,500 00	2,500 00
Other real estate.....	698 00	1,692 95	1,692 95	1,692 95
Current expenses and taxes paid.....	1,478 53	82 05	865 93	1,683 21
Interest paid.....	2,063 84	71 12	1,806 57	2,522 06
Exchanges for clearing house.....				
Checks and cash items.....	9 99	130 68	230 92	45 92
Nicks and cents.....	230 68	284 87	182 58	169 10
Gold coin.....	4,207 80	2,725 00	2,180 00	6,190 00
Silver coin.....	1,841 00	1,617 85	1,393 61	1,389 77
U. S. and national bank notes.....	8,862 00	4,137 00	2,324 00	5,600 00
<b>Totals.....</b>	<b>\$208,446 10</b>	<b>\$195,799 00</b>	<b>\$157,813 98</b>	<b>\$159,074 34</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,700 00	3,000 00	3,000 00	3,000 00
Undivided profits.....	6,714 55	2,952 16	2,437 14	8,335 01
Dividends unpaid.....			3,498 80	
Individual deposits subject to check.....	46,008 57	41,407 96	24,326 37	34,017 27
Certificates of deposit.....	82,872 98	78,860 04	59,176 68	49,949 94
Savings deposits.....	14,859 05	14,444 16	12,085 02	12,416 98
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	290 95	134 68	389 97	1,056 14
Notes and bills rediscounted.....				
Bills payable.....	5,000 00	5,000 00	3,000 00	
<b>Totals.....</b>	<b>\$208,446 10</b>	<b>\$195,799 00</b>	<b>\$157,813 98</b>	<b>\$159,074 34</b>

No. 164.

## COMMERCIAL STATE BANK, SAINT JOSEPH.

Organized June 13, 1893.

N. VANDERVEER, *President*; I. M. BALL, *Vice President*; W. T. BRADFORD, *Cashier*.

DIRECTORS—Newton Vanderveer, W. T. Bradford, James Brooks, James M. Ball, M. Shepard, E. D. Parker, John F. Gard.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....		\$18,115 04	\$27,978 58	\$27,631 31
Stocks, bonds and mortgages.....		500 00	500 00	3,116 00
Overdrafts.....		8 83	146 76	6 43
Due from banks in reserve cities.....		9,812 27	14,883 50	8,690 66
Due from other banks and bankers.....		72 99	94 31	222 53
Banking house.....				
Furniture and fixtures.....		1,412 50	2,009 58	2,088 59
Other real estate.....				
Current expenses and taxes paid.....		389 87	1,211 60	203 58
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....		27 09	683 52	144 31
Nickels and cents.....		25 28	34 18	45 52
Gold coin.....		1,305 00	2,615 00	2,350 00
Silver coin.....		612 95	707 50	230 30
U. S. and national bank notes.....		2,109 00	1,879 00	1,536 00
<b>Totals.....</b>		<b>\$33,399 82</b>	<b>\$52,742 53</b>	<b>\$46,265 23</b>
<b>Liabilities.</b>				
Capital stock paid in.....		\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....				
Undivided profits.....		230 97	1,004 68	63 64
Dividends unpaid.....				
Individual deposits subject to check.....		7,416 55	21,487 02	15,178 99
Certificates of deposit.....		516 60	5,208 44	5,797 32
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....		235 70	42 89	225 28
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>		<b>\$33,399 82</b>	<b>\$52,742 53</b>	<b>\$46,265 23</b>

## REPORT OF THE COMMISSIONER OF

No. 31.

## THE UNION BANKING COMPANY, SAINT JOSEPH.

Organized August 24, 1882.

A. W. WELLS, *President*; JOHN WALLACE, *Vice President*; ORVILLE O. JORDON, *Cashier*; J. W. ALLEN, *Assistant Cashier*.

DIRECTORS—J. H. Graham, Francis Jordan, E. A. Graham, A. W. Wells, Jno. Wallace, Jno. H. Lee, James Forbes.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$154,832 80	\$118,530 27	\$101,979 75	\$118,418 28
Stocks, bonds and mortgages .....	14,400 00	14,400 00	14,400 00	24,700 00
Overdrafts .....	405 47	371 47	683 45	382 11
Due from banks in reserve cities .....	36,728 46	36,521 28	91,506 15	46,007 86
Due from other banks and bankers .....	1,511 05	74 92	2,028 91	622 11
Banking house .....	4,450 00	4,450 00	4,450 00	4,450 00
Furniture and fixtures .....	2,502 41	3,376 13	3,551 73	3,571 73
Other real estate .....	175 00	175 00		
Current expenses and taxes paid .....	1,880 08	3,074 54	4,680 77	26 06
Interest paid .....				
Exchanges for clearing house .....				934 62
Checks and cash items .....	276 80	729 26	983 58	506 50
Nickels and cents .....	221 50	314 21	267 21	444 28
Gold coin .....	2,000 90	3,800 00	11,700 00	6,750 00
Silver coin .....	1,600 00	3,442 00	2,677 00	2,012 50
U. S. and national bank notes .....	17,000 00	42,100 00	34,184 00	22,177 30
<b>Totals .....</b>	<b>\$237,931 02</b>	<b>\$231,359 06</b>	<b>\$272,972 55</b>	<b>\$231,003 06</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund .....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits .....	5,780 92	7,365 54	9,651 98	1,068 07
Dividends unpaid .....				890 00
Individual deposits subject to check .....	144,810 81	145,925 67	180,309 20	155,272 85
Certificates of deposit .....	36,720 89	26,826 89	32,380 29	22,585 02
Savings deposits .....				
Certified checks .....	50 00	50 00	50 00	95 00
Cashier's checks outstanding .....			49 85	85
Due to banks and bankers .....	619 40	1,190 98	581 23	1,081 26
Notes and bills rediscounted .....				
Bills payable .....				
<b>Totals .....</b>	<b>\$237,931 02</b>	<b>\$231,359 06</b>	<b>\$272,972 55</b>	<b>\$231,003 06</b>

No. 42.

## THE COMMERCIAL SAVINGS BANK OF ST. LOUIS, SAINT LOUIS.

Organized December 2, 1889.

L. SAVIERS, President; JAS. O. HILTON, Vice President; F. E. SALISBURY, Cashier.

DIRECTORS—H. Harrington, J. O. Hilton, A. S. McIntyre, N. White, Parker Merrill, Lemuel Saviers, J. W. Bernard.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$53,594 31	\$48,783 80	\$34,119 08	\$33,080 78
Stocks, bonds and mortgages .....	13,605 94	13,055 94	12,455 94	11,305 94
Overdrafts .....	261 27	409 26	266 49	343 50
Due from banks in reserve cities .....	2,181 49	2,977 90	1,687 79	3,039 68
Due from other banks and bankers .....	2,183 24	1,036 28	494 94	8 30
Banking house .....				
Furniture and fixtures .....	1,877 12	1,877 12	1,877 12	1,877 12
Other real estate .....				
Current expenses and taxes paid .....	1,123 73	1,435 88	1,835 00	45 45
Interest paid .....	560 66	959 34	1,170 21	17 74
Exchanges for clearing house .....				
Checks and cash items .....	119 88	10 00	261 49	218 91
Nickels and cents .....	238 60	182 43	155 19	183 48
Gold coin .....	967 50	890 00	792 50	612 50
Silver coin .....	1,966 89	2,256 40	443 20	435 50
U. S. and national bank notes .....	1,915 00	3,360 00	2,119 00	2,148 00
<b>Totals .....</b>	<b>\$30,530 13</b>	<b>\$72,184 35</b>	<b>\$57,677 95</b>	<b>\$53,216 90</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund .....	700 00	700 00	700 00	900 00
Undivided profits .....	2,191 34	3,042 23	4,209 98	185 68
Dividends unpaid .....				
Individual deposits subject to check .....	18,719 84	12,888 45	8,088 67	10,979 79
Certificates of deposit .....	23,165 78	20,205 36	11,721 32	9,538 98
Savings deposits .....	10,752 97	10,853 31	7,957 98	6,647 50
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....				
Notes and bills rediscounted .....				
Bills payable .....				
<b>Totals .....</b>	<b>\$30,530 13</b>	<b>\$72,184 35</b>	<b>\$57,677 95</b>	<b>\$53,216 90</b>

## No. 54.

## SAULT SAVINGS BANK, LOAN AND TRUST CO., SAULT STE. MARIE.

Organized November 20, 1896.

GEORGE KEMP, *President*; T. C. ANTHONY, *Vice President*; JOHN Q. LOOK, *Treasurer*; E. L. STANLEY, *Assistant Treasurer*.

DIRECTORS—Geo. Kemp, C. E. Ainsworth, J. H. Steers, Wm. Chandler, T. C. Anthony, G. G. Scranton, R. D. Perry.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$116,462 50	\$107,746 99	\$82,754 50	\$83,367 24
Stock, bonds and mortgages .....	32,218 53	31,983 86	31,465 07	31,515 45
Overdrafts .....	180 64	573 13	1,362 88	723 08
Due from banks in reserve cities .....	4,706 15	6,385 24	21,367 15	15,576 96
Due from other banks and bankers .....			968 50	545 97
Banking house .....	44,876 99	44,876 99	44,876 99	44,876 99
Furniture and fixtures .....	2,949 76	2,999 76	2,999 76	2,999 76
Other real estate .....				3,093 89
Current expenses and taxes paid .....	2,284 52	495 52	1,732 70	3,149 40
Interest paid .....	364 07	133 53	407 13	1,318 76
Exchanges for clearing house .....				
Checks and cash items .....	1,469 08	2,010 55	852 46	1,933 72
Nickels and cents .....	38 93	74 66	63 15	91 21
Gold coin .....	3,135 00	979 80	4,580 00	2,255 00
Silver coin .....	332 00	427 00	809 00	781 80
U. S. and national bank notes .....	8,008 00	8,969 00	9,722 00	8,969 00
<b>Totals .....</b>	<b>\$217,176 16</b>	<b>\$208,179 53</b>	<b>\$204,471 29</b>	<b>\$200,948 23</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits .....	4,461 39	2,350 83	5,045 92	3,206 25
Dividends unpaid .....	540 00			
Individual deposits subject to check .....	72,008 05	60,543 92	63,896 97	45,049 11
Certificates of deposit .....	23,549 73	21,625 47	15,107 32	23,700 43
Savings deposits .....	56,316 99	61,337 02	54,768 32	51,953 32
Certified checks .....			100 00	200 00
Cashier's checks outstanding .....				
Due to banks and bankers .....		332 50	552 76	2,053 52
Notes and bills rediscounted .....		1,489 79		4,780 00
Bills payable .....				
<b>Totals .....</b>	<b>\$217,176 16</b>	<b>\$208,179 53</b>	<b>\$204,471 29</b>	<b>\$200,948 23</b>



No. 154.

## KALAMAZOO COUNTY BANK, SCHOOLCRAFT.

Organized March 22, 1893.

E. W. BOWMAN, *President*; CHAS. C. DUNCAN, *Vice President*; C. E. STUART, *Assistant Cashier*.

DIRECTORS—Geo. V. Townsend, E. W. Bowman, R. S. Wilson, Chas. C. Duncan, George Roath.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$52,407 41	\$48,407 56	\$47,260 68	\$48,226 78
Stocks, bonds and mortgages.....	5,809 95	6,186 00	6,800 35	2,087 47
Overdrafts.....	1,225 98	1,066 24	1,683 15	1,630 25
Due from banks in reserve cities.....	23,819 22	6,254 35	4,046 37	7,810 20
Due from other banks and bankers.....	4,918 09	5,818 16	4,702 06	3,612 58
Banking house.....				
Furniture and fixtures.....	2,170 17	2,170 17	2,170 17	2,170 17
Other real estate.....				
Current expenses and taxes paid.....	234 75	201 00	600 98	1,180 42
Interest paid.....	150 06	49 00	314 19	759 54
Exchanges for clearing house.....			1,417 74	3,113 92
Checks and cash items.....	15 75	41 25	61 25	14 25
Nickels and cents.....	67 19	37 94	23 83	23 72
Gold coin.....	1,522 50	1,180 00	2,280 00	40 00
Silver coin.....	958 75	664 75	466 55	739 65
U. S. and national bank notes.....	4,690 00	8,845 00	3,128 00	5,285 00
<b>Totals.....</b>	<b>\$97,969 82</b>	<b>\$80,921 52</b>	<b>\$74,915 31</b>	<b>\$76,633 90</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....				
Undivided profits.....	1,476 75	880 11	1,379 89	2,267 43
Dividends unpaid.....				
Individual deposits subject to check.....	36,489 23	22,296 76	20,340 05	27,072 00
Certificates of deposit.....	2,001 35	1,875 20	23,063 18	23,694 42
Savings deposits.....	37,951 31	27,269 45	3,210 69	
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	71 18			
Notes and bills rediscounted.....				
Bills payable.....		3,600 00	6,800 00	3,500 00
<b>Totals.....</b>	<b>\$97,969 82</b>	<b>\$80,921 52</b>	<b>\$74,915 31</b>	<b>\$76,633 90</b>

No. 148.

## CITIZENS' STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organised December 28, 1892.

GEO. N. HALE, *President*; C. J. HEMPSTEAD, *Vice President*; L. E. PARSONS, *Cashier*.

DIRECTORS—George N. Hale, Wm. S. Bradley, Charles J. Hempstead, Edwin J. Phelps, John C. Merson, Hanson T. Pierce, Orley M. Vaughan, Silas M. Trobridge, L. F. Otis, James K. Barden, T. B. Buell.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$34,600 32	\$46,056 52	\$49,667 54	\$52,266 90
Stocks, bonds and mortgages .....	3,970 30	5,970 30	6,270 30	7,270 36
Overdrafts .....	107 91	44 43	654 24	547 31
Due from banks in reserve cities .....	19,436 90	12,789 56	25,752 26	16,761 03
Due from other banks and bankers .....			100 00	
Banking house .....				
Furniture and fixtures .....	2,499 13	2,599 13	2,599 13	2,599 13
Other real estate .....				
Current expenses and taxes paid .....	786 29	10 04	190 57	76 81
Interest paid .....	2 91			
Exchanges for clearing house .....				
Checks and cash items .....	357 65	1,225 64	1,142 88	139 23
Nickels and cents .....	1 88	2 53	10	84
Gold coin .....	1,730 00	2,535 00	3,160 00	4,210 00
Silver coin .....	938 30	960 60	121 95	296 45
U. S. and national bank notes .....	5,742 00	4,080 00	4,789 00	5,502 00
<b>Totals .....</b>	<b>\$70,673 54</b>	<b>\$76,273 75</b>	<b>\$94,477 97</b>	<b>\$99,670 00</b>
Liabilities.				
Capital stock paid in .....	\$45,930 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....				1,000 00
Undivided profits .....	1,070 88	194 29	1,073 23	329 66
Dividends unpaid .....				
Individual deposits subject to check .....	17,470 70	15,324 47	27,325 97	27,966 01
Certificates of deposit .....	4,086 95	4,424 97	9,471 85	3,343 00
Savings deposits .....	2,105 01	6,430 02	6,107 87	7,036 33
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....				
Notes and bills rediscounted .....				
Bills payable .....				
<b>Totals .....</b>	<b>\$70,673 54</b>	<b>\$76,273 75</b>	<b>\$94,477 97</b>	<b>\$99,670 00</b>

No. 71.

## THE FIRST STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1889.

CHAS. J. MONROE, *President*; H. W. WILLIAMS, *Vice President*; L. S. MONROE, *Cashier*;  
EUGENE A. HARTMAN, *Assistant Cashier*.

DIRECTORS—Henry W. Williams, Chas. J. Monroe, Volney Rose, M. H. Bixby, Jno. Mackey, Samuel P. Wilson, Eunice E. Moore, H. E. Boardman, M. McDowell.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$137,002 83	\$131,045 55	\$110,809 22	\$128,110 41
Stocks, bonds and mortgages.....	36,127 85	34,627 85	34,797 85	48,806 70
Overdrafts.....	299 78	300 01	24 47	-----
Due from banks in reserve cities.....	15,798 99	18,975 82	74,908 05	35,870 64
Due from other banks and bankers.....	-----	-----	-----	-----
Banking house.....	-----	-----	-----	-----
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	-----	-----	-----	-----
Current expenses and taxes paid.....	1,694 38	858 94	1,392 53	49 24
Interest paid.....	-----	-----	-----	-----
Exchanges for clearing house.....	-----	-----	-----	-----
Checks and cash items.....	290 23	390 38	8,192 40	564 10
Nichels and cents.....	59 43	91 98	25 49	18 51
Gold coin.....	5,590 00	6,065 00	6,710 00	5,072 50
Silver coin.....	822 00	1,215 00	1,584 00	1,355 00
U. S. and national bank notes.....	4,304 00	9,210 00	17,834 00	3,778 00
<b>Totals.....</b>	<b>\$203,969 36</b>	<b>\$204,295 03</b>	<b>\$258,278 01</b>	<b>\$225,625 10</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	38,000 00	38,000 00	33,000 00	34,000 00
Undivided profits.....	6,311 07	3,436 96	6,534 95	4,878 82
Dividends unpaid.....	-----	-----	-----	-----
Individual deposits subject to check.....	57,600 02	58,641 50	109,204 15	80,666 48
Certificates of deposit.....	17,004 07	16,470 18	17,796 04	13,675 85
Savings deposits.....	25,074 20	37,746 44	36,752 87	40,880 48
Certified checks.....	-----	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	-----	-----	-----	1,523 47
Notes and bills rediscounted.....	5,000 00	5,000 00	-----	-----
Bills payable.....	-----	-----	-----	-----
<b>Totals.....</b>	<b>\$203,969 36</b>	<b>\$204,295 03</b>	<b>\$258,278 01</b>	<b>\$225,625 10</b>

No. 134.

## CITIZENS' STATE BANK, STURGIS.

Organized March 2, 1892.

N. I. PACKARD, *President*; T. J. COLLINS, *Vice President*; H. A. CLAPP, *Cashier*.

DIRECTORS—N. I. Packard, H. A. Clapp, T. J. Collins, Martin E. Aulsebrook, Chas. A. Stargess, Dennis Kane, Geo. B. Tompkins, Edmund S. Amidon, Henry L. Anthony, C. B. Buck, Frank Kenyon.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$136,681 37	\$136,021 63	\$116,171 64	\$112,318 22
Stocks, bonds and mortgages .....	26,799 96	24,329 96	24,629 96	23,104 96
Overdrafts .....	3,889 92	3,724 29	4,028 96	6,606 25
Due from banks in reserve cities .....	12,414 20	2,904 61	16,618 29	6,614 08
Due from other banks and bankers .....	2,416 64	7,447 40		
Banking house .....				
Furniture and fixtures .....	2,026 60	2,026 60	2,026 60	2,026 60
Other real estate .....				
Current expenses and taxes paid .....		165 44		
Interest paid .....				
Exchanges for clearing house .....	850 00	101 50	481 54	650 00
Checks and cash items .....	468 10	95 09	230 80	454 64
Nickels and cents .....	93 18	60 70	37 23	16 25
Gold coin .....	1,268 50	2,896 00	4,715 00	4,555 00
Silver coin .....	1,209 50	1,292 00	1,975 00	898 00
U. S. and national bank notes .....	7,506 00	10,315 00	6,227 00	6,672 00
<b>Totals .....</b>	<b>\$195,567 97</b>	<b>\$191,880 22</b>	<b>\$177,992 02</b>	<b>\$163,911 00</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	1,100 00	1,100 00	1,100 00	1,100 00
Undivided profits .....	806 92		992 87	549 47
Dividends unpaid .....	40 00	40 00	40 00	40 00
Individual deposits subject to check .....	23,551 95	30,416 49	31,068 22	26,330 45
Certificates of deposit .....	68,096 25	59,907 20	50,269 82	48,248 31
Savings deposits .....	51,973 85	50,416 53	44,521 11	37,142 77
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....				
Notes and bills rediscounted .....				
Bills payable .....				
<b>Totals .....</b>	<b>\$195,567 97</b>	<b>\$191,880 22</b>	<b>\$177,992 02</b>	<b>\$163,911 00</b>

No. 151.

## LILLEY STATE BANK, TECUMSEH.

Organized January 26, 1893.

LUCIUS LILLEY, *President*; ALBERT L. BREWER, *Vice President*; LESTER P. TRIBAU, *Cashier*.

DIRECTORS—Lucius Lilley, J. S. Strong, A. L. Brewer, L. I. Bidwell, Lester P. Triban.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$63,261 95	\$49,207 15	\$43,413 02	\$38,802 42
Stocks, bonds and mortgages.....	13,681 15	21,481 15	26,912 40	25,648 58
Overdrafts.....	1,416 94	296 96	132 01	1,774 84
Due from banks in reserve cities.....	42,524 59	51,250 44	53,211 35	59,654 89
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures .....	1,650 00	1,650 00	1,650 00	1,650 00
Other real estate.....				
Current expenses and taxes paid .....	470 24	652 07	1,093 54	1,245 71
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	1,615 16	1,314 48	1,459 76	1,280 06
Nichols and cents.....	50 75	88 53	43 40	82 12
Gold coin .....	17,400 00	18,200 00	18,200 00	22,987 00
Silver coin.....	464 25	2,085 00	1,842 00	1,355 85
U. S. and national bank notes.....	7,460 00	13,777 00	6,041 00	6,760 00
<b>Totals.....</b>	<b>\$154,995 03</b>	<b>\$159,962 78</b>	<b>\$153,996 48</b>	<b>\$161,221 49</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus fund.....				
Undivided profits.....	1,190 89	2,293 64	3,896 68	5,176 83
Dividends unpaid.....				
Individual deposits subject to check.....	82,718 13	82,804 41	81,820 30	89,259 76
Certificates of deposit.....	31,085 96	34,881 73	23,781 50	26,784 90
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted .....				
Bills payable.....				
<b>Totals.....</b>	<b>\$154,995 03</b>	<b>\$159,962 78</b>	<b>\$153,996 48</b>	<b>\$161,221 49</b>

No. 156.

## TECUMSEH STATE SAVINGS BANK, TECUMSEH.

Organized April 21, 1898.

C. A. SLAYTON, *President*; B. C. KNAFF, *Vice President*; J. H. SMITH, *Cashier*.DIRECTORS—H. W. Conkling, John D. Shull, Jos. Russell, C. A. Slayton, D. C. Larned, C. R. Miller,  
B. C. Knapp.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$5,313 00	\$16,626 92	\$24,351 07	\$23,515 98
Stocks, bonds and mortgages.....	2,140 47	5,150 00	5,150 00	4,950 00
Overdrafts.....				1,242 10
Due from banks in reserve cities.....	14,624 25	4,711 19	4,853 77	7,458 34
Due from other banks and bankers.....				417 46
Banking house.....	900 00	3,353 00	3,353 00	3,353 00
Furniture and fixtures.....	1,000 00	1,174 45	1,174 45	1,310 45
Other real estate.....				
Current expenses and taxes paid.....	371 05	745 34	1,341 21	1,545 64
Interest paid.....		17 77	26 97	79 52
Exchanges for clearing house.....				
Checks and cash items.....	304 54	18 65	144 09	441 34
Nickels and cents.....	22 18	46 60	73 67	21 20
Gold coin.....	925 00	1,342 50	2,067 50	337 35
Silver coin.....	680 20	823 59	567 65	298 40
U. S. and national bank notes.....	9,583 00	5,539 00	3,374 00	2,469 00
Totals.....	\$35,814 79	\$40,349 01	\$46,917 38	\$53,041 24
Liabilities.				
Capital stock paid in.....	\$15,640 47	\$21,915 47	\$26,000 00	\$26,000 00
Surplus fund.....				
Undivided profits.....	17 34	242 30	435 07	1,000 35
Dividends unpaid.....				
Individual deposits subject to check.....	11,925 17	9,434 47	12,325 88	12,695 29
Certificates of deposit.....	5,186 00	4,595 00		5,194 07
Savings deposits.....	3,045 81	4,155 77	7,106 42	2,151 63
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$35,814 79	\$40,349 01	\$46,917 38	\$53,041 24

No. 120.

## THE FIRST STATE SAVINGS BANK OF THREE RIVERS, THREE RIVERS.

Organized August 15, 1891.

W. J. WILLITS, *President*; J. W. FRENCH, *Vice President*; GEORGE T. WOLF, *Cashier*.

DIRECTORS—J. W. French, W. E. Clark, George T. Wolf, Bishop E. Andrews, A. C. Wolf, W. J. Willits, S. B. Hagenbush.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$106,499 05	\$106,712 73	\$101,686 25	\$92,088 19
Stocks, bonds and mortgages.....	14,973 07	14,973 07	14,273 07	14,073 07
Overdrafts.....	2,196 32	2,661 54	3,171 10	1,307 76
Due from banks in reserve cities.....	14,061 35	9,676 14	5,448 26	10,370 06
Due from other banks and bankers.....	408 75			
Banking house.....				
Furniture and fixtures.....	2,000 00	2,000 00	2,000 00	2,000 00
Other real estate.....	6,000 00	6,000 00	6,000 00	7,000 00
Current expenses and taxes paid.....	1,127 89	49 38	641 75	1,120 61
Interest paid.....	1,081 13	61 14	678 04	1,275 13
Exchanges for clearing house.....				
Checks and cash items.....	209 15	164 33	468 95	239 40
Nicksels and cents.....	94 18	124 88	130 71	141 88
Gold coin.....	5,810 00	5,710 00	4,330 00	5,465 00
Silver coin.....	1,835 00	1,543 90	935 00	870 65
U. S. and national bank notes.....	8,787 00	5,304 00	4,707 00	3,975 00
<b>Totals.....</b>	<b>\$164,547 94</b>	<b>\$156,962 05</b>	<b>\$144,469 13</b>	<b>\$140,826 15</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus fund.....	500 00	700 00	700 00	700 00
Undivided profits.....	5,968 90	3,749 46	4,987 27	6,785 62
Dividends unpaid.....				
Individual deposits subject to check.....	31,134 33	30,555 92	19,364 38	23,094 82
Certificates of deposit.....	72,135 91	68,069 64	68,560 75	56,426 21
Savings deposits.....	24,738 80	21,675 08	16,180 08	15,572 64
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....		2,232 00	4,676 70	3,246 86
Bills payable.....				
<b>Totals.....</b>	<b>\$164,547 94</b>	<b>\$156,962 05</b>	<b>\$144,469 13</b>	<b>\$140,826 15</b>

## REPORT OF THE COMMISSIONER OF

No. 138.

## TRAVERSE CITY STATE BANK, TRAVERSE CITY.

Organized June 16, 1892.

PERRY HANNAH, *President*; A. TRACY LAY, *Vice President*; JAMES MORGAN, *Second Vice President*;  
J. T. HANNAH, *Cashier*; S. GARLAND, *Assistant Cashier*.

DIRECTORS—Perry Hannah, A. Tracy Lay, James Morgan, J. T. Hannah, S. Garland.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$290,308 78	\$271,099 18	\$328,150 87	\$188,965 97
Stocks, bonds and mortgages.....	224,287 77	225,296 77	228,928 77	200,350 77
Overdrafts .....	760 51	298 33	101 08	148 31
Due from banks in reserve cities.....	59,706 05	67,429 46	89,669 33	119,182 56
Due from other banks and bankers .....				
Banking house.....				
Furniture and fixtures.....		290 00	290 00	290 00
Other real estate.....				
Current expenses and taxes paid.....	8,643 21	668 58	3,302 12	4,783 11
Interest paid.....	1,061 29	612 71	1,959 36	3,168 91
Exchanges for clearing house.....				
Checks and cash items .....	1,926 72	4,691 59	8,961 00	13,756 16
Nickels and cents.....	201 81	86 29	219 58	213 83
Gold coin .....	4,790 00	8,943 50	12,095 00	14,610 00
Silver coin.....	4,765 45	3,250 00	3,243 00	1,844 00
U. S. and national bank notes .....	20,264 00	45,202 00	26,390 00	14,525 00
<b>Totals.....</b>	<b>\$616,710 59</b>	<b>\$627,832 41</b>	<b>\$601,326 61</b>	<b>\$561,836 63</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....		10,000 00	10,000 00	10,000 00
Undivided profits.....	22,528 10	2,492 87	9,247 41	15,986 45
Dividends unpaid.....				
Individual deposits subject to check.....	296,729 92	298,852 80	274,193 27	225,377 34
Certificates of deposit .....	197,452 57	216,456 74	207,835 93	210,474 88
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding .....				
Due to banks and bankers .....				
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>	<b>\$616,710 59</b>	<b>\$627,832 41</b>	<b>\$601,326 61</b>	<b>\$561,836 63</b>



No. 105.

## . WAYNE SAVINGS BANK, WAYNE.

Organized October 14, 1890.

JAS. R. HOSIE, *President*; L. T. BLOUNT, *Vice President*; GEO. H. STELLWAGEN, *Cashier*.

DIRECTORS—Jas. R. Hosie, Geo. H. Stellwagen, L. T. Blount, J. J. Stallwagen, Joseph Waltz, P. H. Stellwagen, Michael Darmstaetter.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$77,178 12	\$79,329 70	\$99,167 78	\$71,058 25
Stocks, bonds and mortgages .....	54,449 54	53,949 54	54,578 54	53,793 54
Overdrafts .....				
Due from banks in reserve cities .....	17,229 95	7,107 28	4,050 63	6,521 29
Due from other banks and bankers .....				
Banking house .....	1,091 01			
Furniture and fixtures .....		800 00	800 00	800 00
Other real estate .....				
Current expenses and taxes paid .....	409 23	160 65	377 20	625 42
Interest paid .....	250 21	2 66	125 82	1,791 75
Exchanges for clearing house .....				
Checks and cash items .....	129 05	1,044 90	3,973 21	325 01
Nicksels and cents .....	59 48	36 84	36 51	60 55
Gold coin .....	1,547 50	1,940 00	2,742 88	2,926 68
Silver coin .....	242 00	232 00	198 90	503 33
U. S. and national bank notes .....	318 00	4,162 00	992 00	2,696 00
<b>Totals .....</b>	<b>\$152,904 19</b>	<b>\$148,666 67</b>	<b>\$137,049 62</b>	<b>\$141,156 93</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund .....	1,000 00	2,000 00	2,000 00	2,000 00
Undivided profits .....	3,136 95	280 28	1,105 77	2,927 90
Dividends unpaid .....	4 00	561 00	15 00	
Individual deposits subject to check .....	18,216 94	19,907 67	15,233 38	20,534 60
Certificates of deposit .....	17,811 13	15,038 23	10,357 50	9,367 27
Savings deposits .....	87,735 17	86,029 49	80,287 47	81,327 16
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....				
Notes and bills rediscounted .....				
Bills payable .....				
<b>Totals .....</b>	<b>\$152,904 19</b>	<b>\$148,666 67</b>	<b>\$137,049 62</b>	<b>\$141,156 93</b>

No. 96.

## LUMBERMEN'S STATE BANK, WEST BAY CITY.

Organized January 1, 1875.

SPENCER O. FISHER, *President*; JAMES DAVIDSON, *Vice President*; H. H. NORRINGTON, *Cashier*.

DIRECTORS—S. O. Fisher, H. H. Norrington, Jno. S. Gray, Jas. Davidson, J. E. Davidson.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$494,791 88	\$463,946 70	\$389,140 86	\$406,495 35
Stocks, bonds and mortgages.....	86,368 81	15,168 81	15,168 00	11,965 56
Overdrafts.....				
Due from banks in reserve cities.....	39,058 94	3,694 21	2,620 41	19,304 88
Due from other banks and bankers.....	35,000 00			
Banking house.....				
Furniture and fixtures.....	3,460 83	3,460 83	3,460 83	3,460 13
Other real estate.....				
Current expenses and taxes paid.....	669 17	336 44	1,445 19	2,838 94
Interest paid.....	29 22		2,997 81	5,197 44
Exchanges for clearing house.....				
Checks and cash items.....	414 51	372 09	1,376 47	195 41
Nickels and cents.....	153 49	127 83	346 08	346 20
Gold coin.....	4,500 00	6,430 00	6,840 00	2,345 00
Silver coin.....	1,327 90	1,829 75	1,827 55	2,470 00
U. S. and national bank notes.....	9,257 00	29,780 00	9,811 00	10,376 00
<b>Totals.....</b>	<b>\$625,030 75</b>	<b>\$525,145 66</b>	<b>\$484,533 20</b>	<b>\$465,914 91</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....		10,000 00	10,000 00	10,000 00
Undivided profits.....	6,106 68	239 99	5,309 76	12,343 47
Dividends unpaid.....		100 00		
Individual deposits subject to check.....	304,259 29	259,364 78	209,831 25	210,417 67
Certificates of deposit.....	96,206 40	64,599 00	52,442 00	50,793 78
Savings deposits.....	74,053 17	59,319 00	51,219 00	45,130 55
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....		9,675 52	3,290 66	
Notes and bills rediscounted.....	96,405 26	71,657 42	52,890 53	86,729 44
Bills payable.....				
<b>Totals.....</b>	<b>\$625,030 75</b>	<b>\$525,145 66</b>	<b>\$484,533 20</b>	<b>\$465,914 91</b>

No. 17.

## PEOPLES' SAVINGS BANK, WEST BAY CITY.

Organized December 27, 1888.

GEO. L. MOSHER, *President*; JOHN BOURN, *Vice President*; L. C. BUTLER, *Cashier*.

DIRECTORS—G. L. Mosher, L. C. Butler, H. W. Webber, E. C. Chapin, Jno. Bourn, C. E. Pierce, A. Mosher, Jr., M. Hagarty, Jacob Stahl, D. McLaughlin.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$108,306 98	\$94,085 99	\$90,925 52	\$90,587 42
Stocks, bonds and mortgages.....	45,595 23	45,642 88	35,359 64	33,125 02
Overdrafts.....	899 40	66 88	612 35	18 05
Due from banks in reserve cities.....	4,156 33	4,022 17	335 24	2,982 15
Due from other banks and bankers.....	-----	69 10	196 66	9 85
Banking house.....	-----	-----	-----	-----
Furniture and fixtures.....	2,430 00	2,430 00	2,430 00	2,430 00
Other real estate.....	-----	-----	-----	-----
Current expenses and taxes paid.....	1,884 76	64 64	1,138 53	2,260 59
Interest paid.....	1,167 84	71 86	1,393 85	1,708 05
Exchanges for clearing house.....	-----	-----	-----	-----
Checks and cash items.....	2,796 19	4,722 21	4,538 70	6,278 32
Nickels and cents.....	163 17	147 73	394 12	197 35
Gold coin.....	1,170 00	1,090 00	670 00	1,577 50
Silver coin.....	725 00	790 75	822 75	221 40
U. S. and national bank notes.....	7,414 00	5,395 00	5,211 00	4,587 00
<b>Totals.....</b>	<b>\$171,678 90</b>	<b>\$158,618 71</b>	<b>\$144,518 26</b>	<b>\$145,978 20</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	4,980 81	1,240 18	3,460 47	5,831 26
Dividends unpaid.....	10 40	1,039 40	10 40	-----
Individual deposits subject to check.....	31,425 07	21,538 24	17,450 51	18,201 80
Certificates of deposit.....	14,188 70	15,295 43	-----	9,431 98
Savings deposits.....	61,123 92	59,505 46	63,596 88	52,092 06
Certified checks.....	-----	-----	-----	421 15
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	-----	-----	-----	-----
Notes and bills rediscounted.....	-----	-----	-----	-----
Bills payable.....	-----	-----	-----	-----
<b>Totals.....</b>	<b>\$171,678 90</b>	<b>\$158,618 71</b>	<b>\$144,518 26</b>	<b>\$145,978 20</b>

No. 103.

## WHITEHALL STATE SAVINGS BANK, WHITEHALL.

Organized September 20, 1890.

H. E. STAPLES, *President*; ALBERT MEARS, *Vice President*; S. H. LASLEY, *Cashier*.

DIRECTORS—Chas. E. Weston, H. L. Delano, Albert Mears, H. E. Staples, S. H. Lasley.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$125,748 96	\$124,719 10	\$113,405 93	\$105,782 49
Stocks, bonds and mortgages .....	6,200 00	6,200 00	6,200 00	6,200 00
Overdrafts .....	7,508 97	751 51	64 63	240 29
Due from banks in reserve cities .....	15,470 71	2,051 37	2 25	1,506 04
Due from other banks and bankers .....	6,647 17	3,263 75	3,055 02	2,941 90
Banking house .....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures .....	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate .....				
Current expenses and taxes paid .....	998 23	17 94	983 23	1,719 75
Interest paid .....	1,196 56	137 02	789 47	1,069 57
Exchanges for clearing house .....				
Checks and cash items .....	2,597 68	2,149 04	2,244 54	2,290 45
Nickels and cents .....	59 54	41 77	60 25	60 89
Gold coin .....	5,262 50	5,162 50	5,152 50	5,197 50
Silver coin .....	1,808 50	774 70	1,085 70	829 70
U. S. and national bank notes .....	9,115 00	7,582 00	3,770 00	3,496 00
<b>Totals .....</b>	<b>\$188,813 82</b>	<b>\$159,350 70</b>	<b>\$143,413 62</b>	<b>\$138,484 58</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund .....	1,250 00	1,250 00	1,750 00	1,750 00
Undivided profits .....	3,194 52	2,102 53	1,869 00	2,383 40
Dividends unpaid .....		50 00		
Individual deposits subject to check .....	36,889 18	14,751 42	11,852 69	8,572 08
Certificates of deposit .....	121,719 77	101,393 40	91,205 47	85,383 75
Savings deposits .....	760 35	802 11	332 01	241 73
Certified checks .....				
Cashier's checks outstanding .....				
Due to banks and bankers .....		574 40	398 18	
Notes and bills rediscounted .....		13,926 84	11,006 27	15,051 67
Bills payable .....				
<b>Totals .....</b>	<b>\$188,813 82</b>	<b>\$159,350 70</b>	<b>\$143,413 62</b>	<b>\$138,484 58</b>

## No. 3.

## STATE BANK OF WHITE PIGEON, WHITE PIGEON.

Organized January 24, 1889.

DAVID P. HAMILTON, *President*; JOHN MURRAY, *Vice President*; JOHN G. SCHURTZ, *Cashier*.

DIRECTORS—John G. Schurtz, Jno. Murray, David P. Hamilton, Peter Putnam, Chas. W. Hotchin, Fred C. Hotchin, A. W. Murray, John H. Cotton, Birdsey Peck, John Hotchin, H. E. Jarrett.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 1.	Report of Dec. 19.
Loans and discounts.....	\$85,126 89	\$88,053 73	\$85,679 80	\$101,091 45
Stocks, bonds and mortgages.....	14,861 66	11,611 66	10,611 66	11,636 66
Overdrafts.....	1,117 98	127 28	308 07	
Due from banks in reserve cities.....	1,470 79	2,642 01	7,835 88	3,483 87
Due from other banks and bankers.....				
Banking house.....				
Furniture and fixtures.....	1,300 00	1,300 00	1,300 00	1,300 00
Other real estate.....				
Current expenses and taxes paid.....	475 83	50	326 46	624 20
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	695 00	4,321 71	4,912 43	4,150 40
Nickels and cents.....	28 29	35 45	15 94	4 61
Gold coin.....	540 00	195 00	65 00	250 00
Silver coin.....	704 10	585 30	961 50	957 55
U. S. and national bank notes.....	11,500 00	7,280 00	6,190 00	6,630 00
<b>Totals.....</b>	<b>\$127,820 34</b>	<b>\$116,062 64</b>	<b>\$118,203 74</b>	<b>\$130,158 74</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus fund.....	17,500 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	2,028 12	212 07	1,331 30	2,854 24
Dividends unpaid.....				
Individual deposits subject to check.....	19,543 58	21,061 23	23,387 10	25,809 20
Certificates of deposit.....	63,701 33	49,581 09	43,402 37	55,965 45
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....	47 26	228 25	82 97	509 85
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>	<b>\$127,820 34</b>	<b>\$116,062 64</b>	<b>\$118,203 74</b>	<b>\$130,158 74</b>

No. 35.

## WILLIAMSTON STATE BANK OF WILLIAMSTON.

Organized August 30, 1888.

C. W. BEARDSLEY, *President*; WM. DENNIS, *Vice President*; BION WIXON, *Cashier*.

DIRECTORS—L. Case, Bion Wixon, Theodore Hoffman, S. W. Taylor, Jno. J. Defendorf, Chas. W. Beardsley, Jacob Stoffer, Wm. Dennis, Lysander Carpenter.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$33,373 51	\$35,334 22	\$32,938 97	\$32,946 65
Stocks, bonds and mortgages.....	26,347 87	26,347 87	25,147 87	22,379 37
Overdrafts.....			430 43	520 06
Due from banks in reserve cities.....	19,491 06	13,611 13	16,132 15	17,771 00
Due from other banks and bankers.....			1,126 30	116 29
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	1,800 00	1,800 00	1,800 00	1,800 00
Other real estate.....				
Current expenses and taxes paid.....	731 41	1,081 98	1,577 53	1,944 32
Interest paid.....				
Exchanges for clearing house.....				
Checks and cash items.....	1,959 04	663 94	2,375 00	340 30
Nickels and cents.....	34 25	59 04	63 28	12 32
Gold coin.....	2,000 00	3,500 00	1,000 00	1,000 00
Silver coin.....	1,297 00	1,147 05	1,300 70	315 09
U. S. and national bank notes.....	6,316 00	8,557 00	9,363 00	7,540 00
<b>Totals.....</b>	<b>\$145,150 14</b>	<b>\$144,942 23</b>	<b>\$146,114 51</b>	<b>\$146,986 91</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,100 00	2,100 00	2,100 00	2,100 00
Undivided profits.....	3,312 33	4,223 49	5,021 93	7,322 71
Dividends unpaid.....				
Individual deposits subject to check.....	28,964 72	26,671 17	41,469 66	34,540 94
Certificates of deposit.....	60,772 59	51,948 63	47,532 92	47,023 23
Savings deposits.....				
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
<b>Totals.....</b>	<b>\$145,150 14</b>	<b>\$144,942 23</b>	<b>\$146,114 51</b>	<b>\$146,986 91</b>

No. 166.

## FIRST COMMERCIAL AND SAVINGS BANK, WYANDOTTE.

Organized September 25, 1898.

WM. CAMPBELL, *President*; JAMES T. HURST, *Vice President*; WM. H. DENMAN, *2d Vice President*; C. F. BABCOCK, *Cashier*.

DIRECTORS—Wm. Campbell, Jas. T. Hurst, Wm. H. Denman, A. M. Saltiotte, Henry H. Eby, Fred Ginsel, Frank Marx, John Desmond, Wm. H. Lacy, August Loeffler, Arthur Richardson, Josiah S. Johnson, Wm. E. Lacey, S. O. Fisher, J. B. Ford.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	-----	-----	-----	\$43,811 77
Stocks, bonds and mortgages.....	-----	-----	-----	2,000 00
Overdrafts.....	-----	-----	-----	-----
Due from banks in reserve cities.....	-----	-----	-----	25,779 95
Due from other banks and bankers.....	-----	-----	-----	-----
Banking house.....	-----	-----	-----	-----
Furniture and fixtures.....	-----	-----	-----	3,437 84
Other real estate.....	-----	-----	-----	-----
Current expenses and taxes paid.....	-----	-----	-----	683 80
Interest paid.....	-----	-----	-----	-----
Exchanges for clearing house.....	-----	-----	-----	79 33
Checks and cash items.....	-----	-----	-----	97 00
Nicksels and cents.....	-----	-----	-----	25 10
Gold coin.....	-----	-----	-----	1,567 50
Silver coin.....	-----	-----	-----	490 00
U. S. and national bank notes.....	-----	-----	-----	4,488 00
<b>Totals</b> .....	-----	-----	-----	<b>\$82,453 84</b>
<b>Liabilities.</b>	-----	-----	-----	-----
Capital stock paid in.....	-----	-----	-----	\$38,660 00
Surplus fund.....	-----	-----	-----	-----
Undivided profits.....	-----	-----	-----	1,072 66
Dividends unpaid.....	-----	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----	21,974 89
Certificates of deposit.....	-----	-----	-----	80 00
Savings deposits.....	-----	-----	-----	20,665 79
Certified checks.....	-----	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
Due to banks and bankers.....	-----	-----	-----	-----
Notes and bills rediscounted.....	-----	-----	-----	-----
Bills payable.....	-----	-----	-----	-----
<b>Totals</b> .....	-----	-----	-----	<b>\$82,453 84</b>

No. 64.

## WYANDOTTE SAVINGS BANK, WYANDOTTE.

Organized November 20, 1871.

J. S. VAN ALSTYNE, *President*; FREDERIO B. SIBLEY, *Vice President*; W. VAN MILLER, *Cashier*.

DIRECTORS—Sidney D. Miller, Chas. W. Thomas, J. S. Van Alstyne, Sidney T. Miller, W. V. Miller, Frederio B. Sibley, Geo. Hendrie.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$158,976 48	\$151,690 89	\$163,192 61	\$146,823 30
Stocks, bonds and mortgages.....	119,555 09	96,068 23	70,550 79	70,555 79
Overdrafts .....				
Due from banks in reserve cities.....	67,645 28	69,489 72	62,650 10	80,595 86
Due from other banks and bankers.....				
Banking house .....				
Furniture and fixtures.....	1,647 53	1,647 53	1,647 53	1,647 53
Other real estate.....				
Current expenses and taxes paid.....	832 00		895 46	909 58
Interest paid.....	43 55	23 20	29 77	79 19
Exchanges for clearing house.....				535 83
Checks and cash items .....	560 10	11 75	131 23	190 15
Nickels and cents.....	75 28	87 29	98 44	50 08
Gold coin .....	190 00	785 00	1,450 00	700 00
Silver coin .....	400 00	1,883 00	400 00	163 00
U. S. and national bank notes.....	2,518 00	4,512 00	1,896 00	1,684 00
<b>Totals .....</b>	<b>\$352,448 27</b>	<b>\$326,147 60</b>	<b>\$302,931 92</b>	<b>\$304,132 21</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7,250 00	7,500 00	7,500 00	7,500 00
Undivided profits .....	5,117 94	8,416 12	6,983 69	8,985 31
Dividends unpaid.....				
Individual deposits subject to check.....	95,096 88	88,285 74	76,808 56	82,119 42
Certificates of deposit.....	7,240 00	7,240 00	7,240 00	7,240 00
Savings deposits .....	187,788 45	169,705 74	154,449 67	148,337 48
Certified checks.....				
Cashier's checks outstanding .....				
Due to banks and bankers .....				
Notes and bills rediscounted .....				
Bills payable .....				
<b>Totals .....</b>	<b>\$352,413 27</b>	<b>\$326,147 60</b>	<b>\$302,931 92</b>	<b>\$304,132 21</b>



No. 86.

## YPSILANTI SAVINGS BANK, YPSILANTI.

Organized April 30, 1887.

SULLIVAN M. CUTOHEON, *President*; HENRY P. GLOVER, *Vice President*; R. W. HEMPHILL, *Cashier*  
 DIRECTORS—Robert W. Hemphill, H. P. Glover, Sullivan M. Cutocheon, Lucius S. Moore, Hal W. Glover.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$196,127 56	\$220,365 14	\$179,514 06	\$198,893 64
Stocks, bonds and mortgages.....	78,619 00	68,839 00	52,330 00	50,751 00
Overdrafts.....	465 51	932 85	1,382 81	763 24
Due from banks in reserve cities.....	23,059 11	5,465 86	16,720 69	14,502 67
Due from other banks and bankers.....	442 15	207 35	5,272 00	1,136 07
Banking house.....	28,000 00	28,000 00	28,000 00	28,000 00
Furniture and fixtures.....	3,250 00	3,250 00	3,250 00	3,250 00
Other real estate.....	600 00	600 00	600 00	600 00
Current expenses and taxes paid.....	2,144 19	482 36	2,842 64	4,450 23
Interest paid.....	4,078 08	572 68	3,193 51	5,421 80
Exchanges for clearing house.....	2,477 11	1,275 49		
Checks and cash items.....	4,496 10	910 00	499 70	818 42
Nickels and cents.....	152 05	122 57	140 46	107 67
Gold coin.....	3,500 00	4,750 00	4,000 00	4,311 50
Silver coin.....	2,484 00	2,218 00	2,200 00	920 50
U. S. and national bank notes.....	15,181 00	8,691 00	9,284 00	10,753 00
<b>Totals.....</b>	<b>\$365,067 84</b>	<b>\$346,682 30</b>	<b>\$309,199 87</b>	<b>\$330,178 74</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,000 00	2,000 00	2,000 00	2,000 00
Undivided profits.....	12,892 12	6,870 08	10,841 44	15,273 37
Dividends unpaid.....				
Individual deposits subject to check.....	68,662 56	79,390 41	88,264 28	92,458 09
Certificates of deposit.....	189,788 14	157,508 22	118,450 44	116,784 77
Savings deposits.....	42,295 02	35,918 59	30,848 71	29,662 91
Certified checks.....				
Cashier's checks outstanding.....				
Due to banks and bankers.....				
Notes and bills rediscounted.....		15,000 00	14,000 00	14,000 00
Bills payable.....				
<b>Totals.....</b>	<b>\$365,067 84</b>	<b>\$346,682 30</b>	<b>\$309,199 87</b>	<b>\$330,178 74</b>



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**REPORTS**  
**OF THE**  
**NATIONAL BANKS**  
**OF MICHIGAN.**

**As furnished the Commissioner of the State Banking  
Department.**

**MAY 4, JULY 12, OCTOBER 3, AND DECEMBER 19,**

**1893.**

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No. 3316.

## FIRST NATIONAL BANK, ALBION.

W. O. DONOUGHUE, *President*; C. W. DALRYMPLE, *Vice President*; H. M. DEARING, *Cashier*; G. V. DEARING, *Assistant Cashier*.

DIRECTORS—W. O. Donoughue, C. W. Dalrymple, C. H. Mann, E. A. Landon, R. Elwood, H. M. Dearing, H. D. Smith.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$379,921 98	\$360,487 96	\$330,291 70	\$292,900 36
Overdrafts, secured and unsecured.....	6,689 17	7,461 85	4,779 94	8,448 26
U. S. bonds to secure circulation.....	37,500 00	37,500 00	37,500 00	37,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	796 83	638 13	653 13	1,693 13
Due from approved reserve agents.....	13,823 20	14,693 45	24,608 36	9,241 47
Due from other national banks.....				
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	8,000 00	8,000 00	8,000 00	8,000 00
Other real estate and mortgages owned.....	1,600 00	1,600 00	1,600 00	4,751 33
Current expenses and taxes paid.....	1,600 98	2 50	1,447 80	2,398 25
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,621 55	2,421 08	3,513 52	1,633 31
Exchanges for clearing house.....				
Bills of other banks.....	1,698 00	1,895 00	1,251 00	646 00
Fractional paper currency, nickels and cents.....	338 66	374 20	335 23	330 76
Specie.....	14,576 15	13,875 00	9,196 50	13,523 20
Legal tender notes.....	2,000 00	5,000 00	2,000 00	2,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,687 50	1,687 50	1,687 50	1,687 50
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$471,854 00</b>	<b>\$455,184 17</b>	<b>\$427,904 23</b>	<b>\$384,736 57</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	17,000 00	18,000 00	18,000 00	18,000 00
Undivided profits.....	20,329 49	13,806 38	17,409 38	22,356 69
National bank notes outstanding.....	33,750 00	34,750 00	33,750 00	33,750 00
State bank notes outstanding.....				
Dividends unpaid.....		5,700 00		
Individual deposits subject to check.....	103,278 60	112,914 31	88,598 53	75,284 64
Demand certificates of deposit.....	117,571 49	103,844 75	81,698 48	85,345 24
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	7,664 42			
Due to state banks and bankers.....				
Notes and bills rediscounted.....	22,285 00	17,000 00	38,447 54	
Bills payable.....				
Liabilities other than those above stated.....		168 75		
<b>Totals.....</b>	<b>\$471,854 00</b>	<b>\$455,184 17</b>	<b>\$427,904 23</b>	<b>\$384,736 57</b>

No. 1829.

## FIRST NATIONAL BANK, ALLEGAN.

B. D. PRITCHARD, *President*; IRA CHICHESTER, *Vice President*; F. I. CHICHESTER, *Cashier*.

DIRECTORS—B. D. Pritchard, Ira Chichester, N. B. West, Chas. H. Furber, L. S. Burton.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$131,918 53	\$135,607 83	\$123,950 20	\$116,363 06
Overdrafts, secured and unsecured.....	3,835 51	4,065 69	2,649 49	8,819 12
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	19,048 49	18,963 49	18,963 49	20,218 49
Due from approved reserve agents.....	11,101 70	8,416 42	12,352 12	17,008 45
Due from other national banks.....	2,250 84	398 99	2,481 27	2,969 97
Due from State banks and bankers.....	180 56	23 00	63 04	159 64
Banking houses, furniture and fixtures.....	6,709 00	6,709 00	6,709 00	6,709 00
Other real estate and mortgages owned.....	2,300 00	3,280 00	3,250 00	3,200 00
Current expenses and taxes paid.....	1,160 41	91 88	771 90	1,628 04
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,728 85	579 69	3,153 31	1,401 01
Exchanges for clearing houses.....				
Bills of other banks.....	95 06	55 00	105 00	95 00
Fractional paper currency, nickels and cents.....	233 40	255 38	280 17	113 56
Specie.....	12,543 09	8,592 40	11,028 90	12,629 31
Legal tender notes.....	5,870 00	6,190 00	5,585 00	5,210 10
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....			1 00	
<b>Totals.....</b>	<b>\$214,003 38</b>	<b>\$206,310 86</b>	<b>\$208,270 39</b>	<b>\$210,081 15</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	11,318 08	6,729 43	8,061 78	10,346 95
National bank notes outstanding.....	10,750 00	11,250 00	11,250 00	9,910 00
State bank notes outstanding.....				
Dividends unpaid.....		1,090 00	870 00	870 00
Individual deposits subject to check.....	63,266 89	58,961 76	63,994 87	75,396 58
Demand certificates of deposit.....	68,666 41	53,259 67	44,206 65	43,563 63
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....			287 29	
Due to state banks and bankers.....				
Notes and bills rediscounted.....		5,000 00	2,600 00	
Bills payable.....		15,000 00	10,000 00	10,000 00
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$214,003 38</b>	<b>\$206,310 86</b>	<b>\$208,270 39</b>	<b>\$210,081 15</b>

No. 2847.

## ALPENA NATIONAL BANK, ALPENA.

GEO. L. MALTZ, *President*; F. W. GILCHRIST, *Vice President*; JNO. C. COMFORT, *Cashier*.

DIRECTORS—Geo. L. Maltz, F. W. Gilchrist, W. H. Potter, E. K. Potter, W. H. Johnson, A. N. Spratt, W. L. Churchill.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts .....	\$388,378 75	\$397,312 72	\$332,956 55	\$390,816 03
Overdrafts, secured and unsecured .....	4,215 49	3,717 16	3,565 90	2,531 25
U. S. bonds to secure circulation .....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits .....				
U. S. bonds on hand .....				
Stocks, securities, etc. ....	5,899 81	7,871 59	6,086 66	6,325 06
Due from approved reserve agents .....	65,792 85	24,407 68	37,556 04	25,847 45
Due from other national banks .....	287 84	237 16	282 39	616 78
Due from state banks and bankers .....	249 16	270 00	299 87	
Banking house, furniture and fixtures .....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned .....				
Current expenses and taxes paid .....	5,281 64	1,066 61	5,862 52	
Premiums on U. S. bonds .....				
Checks and other cash items .....	676 66	125 39	788 11	625 73
Exchanges for clearing house .....				
Bills of other banks .....	981 00	1,470 00	1,469 00	2,755 00
Fractional paper currency, nickels and cents .....	205 43	57 47	112 16	85 65
Specie .....	11,395 75	11,320 00	13,040 00	16,175 50
Legal tender notes .....	21,016 00	7,147 00	10,594 00	8,159 00
U. S. certificates of deposit for legal tenders .....				
Redemption fund with U. S. treasurer (5% of circulation) .....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund .....				
<b>Totals .....</b>	<b>\$559,124 27</b>	<b>\$510,162 78</b>	<b>\$467,663 20</b>	<b>\$499,067 45</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	18,000 00	18,000 00	13,000 00	18,000 00
Undivided profits .....	9,740 27	2,370 04	9,084 43	5,375 71
National bank notes outstanding .....	45,000 00	45,000 00	45,000 00	45,000 00
State bank notes outstanding .....				
Dividends unpaid .....				
Individual deposits subject to check .....	288,251 27	199,524 34	182,025 40	207,605 83
Demand certificates of deposit .....	208,132 73	182,062 06	168,533 85	168,105 91
Time certificates of deposit .....				
Certified checks .....				
Cashier's checks outstanding .....				
United States deposits .....				
Deposits of U. S. disbursing officers .....				
Due to other national banks .....		946 46		
Due to state banks and bankers .....				
Notes and bills rediscounted .....		16,729 88		
Bills payable .....				
Liabilities other than those above stated .....				
<b>Totals .....</b>	<b>\$559,124 27</b>	<b>\$510,162 78</b>	<b>\$467,663 20</b>	<b>\$499,067 45</b>

No. 2714.

## FIRST NATIONAL BANK, ANN ARBOR.

PHILIP BACH, *President*; HARRISON SOULE, *Vice President*; S. W. CLARKSON, *Cashier*.

DIRECTORS—Philip Bach, E. D. Kinne, Harrison Soule, Henry Cornwell, James L. Babcock, James Clements, Moses Seabolt, Wm. McCreery, John F. Lawrence.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$306,648 78	\$295,782 18	\$291,042 24	\$287,515 20
Overdrafts, secured and unsecured.....	2,851 23	2,234 48	2,254 90	1,701 24
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....	9,000 00	16,500 00	16,500 00	16,600 00
Stocks, securities, etc.....	47,545 82	54,513 43	80,827 90	23,911 47
Due from approved reserve agents.....	175 50	80 35	35 00	100 00
Due from other national banks.....				
Due from state banks and bankers.....	20,409 35	1,643 91	2,564 57	8,151 23
Banking house, furniture and fixtures.....	13,950 00	13,950 00	13,950 00	13,950 00
Other real estate and mortgages owned.....	15,396 40	15,396 40	14,928 90	14,818 90
Current expenses and taxes paid.....	1,466 25	22 00	1,288 44	1,284 60
Premiums on U. S. bonds.....	2,500 00	2,500 00	2,500 00	3,500 00
Checks and other cash items.....	756 63	407 66	667 41	46 21
Exchanges for clearing house.....				
Bills of other banks.....	6,415 00	5,570 00	12,361 00	3,760 00
Fractional paper currency, nickels and cents.....	78 92	178 50	249 69	322 12
Specie.....	12,778 35	12,191 95	14,202 87	12,614 90
Legal tender notes.....	3,621 00	1,579 00	3,862 00	8,431 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemp- tion fund.....				
<b>Totals.....</b>	<b>\$470,718 23</b>	<b>\$450,613 81</b>	<b>\$433,999 92</b>	<b>\$418,512 47</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	39,078 58	31,997 46	35,983 95	40,243 24
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....	40 00	156 00	40 00	40 00
Individual deposits subject to check.....	184,330 87	171,045 78	173,198 10	148,360 73
Demand certificate of deposit.....	104,768 76	97,690 66	82,272 57	81,140 40
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....		2,222 91		1,193 10
Due to state banks and bankers.....				
Notes and bills rediscounted.....		5,000 00		5,000 00
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$470,718 23</b>	<b>\$450,613 81</b>	<b>\$433,999 92</b>	<b>\$418,512 47</b>

No. 3896.

## MERCHANTS' NATIONAL BANK, BATTLE CREEK.

A. W. WRIGHT, *President*; FRANK TURNER, *Vice President*; SCOTT FIELD, *Cashier*; FRED WELLS, *Assistant Cashier*.

DIRECTORS—Scott Field, A. C. Hamblin, A. W. Wright, Frank Turner, Peter Hoffmaster.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts .....	\$155,010 23	\$142,598 78	\$140,590 23	\$129,113 16
Overdrafts, secured and unsecured .....	1,783 51	4,467 17	1,478 21	9,839 81
U. S. bonds to secure circulation .....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits .....				
U. S. bonds on hand .....				
Stocks, securities, etc. ....	2,561 99	4,753 65	4,753 65	4,753 65
Due from approved reserve agents .....	22,444 85	8,018 04	12,711 53	7,906 12
Due from other national banks .....			783 38	
Due from state banks and bankers .....	84 00	75 20		32 10
Banking house, furniture and fixtures .....	2,899 65	2,899 65	2,899 65	2,899 65
Other real estate and mortgages owned .....				
Current expenses and taxes paid .....	1,888 20	207 12	1,572 20	
Premiums on U. S. bonds .....	5,221 88	4,700 00	4,700 00	4,700 00
Checks and other cash items .....	221 47	197 25	427 49	664 24
Exchanges for clearing house .....				
Bills of other banks .....	950 00	900 00	1,498 00	500 00
Fractional paper currency, nickels and cents .....	58 59	125 44	84 31	178 26
Specie .....	9,819 00	9,840 00	8,904 00	7,910 00
Legal tender notes .....	1,050 00	2,000 00		
U. S. certificates of deposit for legal tenders .....				
Redemption fund with U. S. treasurer (5% of circulation) .....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund .....				
<b>Totals .....</b>	<b>\$256,688 47</b>	<b>\$238,087 25</b>	<b>\$233,637 76</b>	<b>\$220,462 59</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund .....	8,000 00	8,500 00	8,500 00	8,500 00
Undivided profits .....	6,265 44	1,230 38	3,490 23	2,164 29
National bank notes outstanding .....	45,000 00	45,000 00	45,000 00	45,000 00
State bank notes outstanding .....				
Dividends unpaid .....				
Individual deposits subject to check .....	80,178 02	57,888 14	61,539 43	51,208 49
Demand certificates of deposit .....	17,250 01	20,912 75	15,087 50	9,591 21
Time certificates of deposit .....				
Certified checks .....				
Cashier's checks outstanding .....				
U. S. deposits .....				
Deposits of U. S. disbursing officers .....				
Due to other national banks .....				
Due to state banks and bankers .....				
Notes and bills rediscounted .....				3,000 00
Bills payable .....				
Liabilities other than those above stated .....				
<b>Totals .....</b>	<b>\$256,688 47</b>	<b>\$238,087 25</b>	<b>\$233,637 76</b>	<b>\$220,462 59</b>



No. 3314.

## THE NATIONAL BANK OF BATTLE CREEK, BATTLE CREEK.

V. P. COLLIER, *President*; CHAS. AUSTIN, *Vice President*; JAS. BOUGHTON, *Cashier*.

DIRECTORS—V. P. Collier, B. F. Graves, Wm. Merritt, E. C. Nichols, Chas. Austin, F. G. Shepard, James Boughton.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$416,082 72	\$335,918 20	\$310,521 84	\$295,638 10
Overdrafts, secured and unsecured.....	4,504 52	717 48	176 84	756 59
U. S. bonds to secure circulation.....	40,000 00	40,000 00	40,000 00	40,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....	81,900 00	46,200 00	40,200 00	41,815 48
Stocks, securities, etc.....	110,025 58	75,901 59	75,573 15	70,068 06
Due from approved reserve agents.....	2,472 50	380 00	740 00	2,885 00
Due from other national banks.....				
Due from state banks and bankers.....	13,839 26	16,873 59	13,656 14	14,775 36
Banking house, furniture and fixtures.....	11,742 74	11,742 74	11,742 74	11,751 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,723 25	17 01	1,478 74	
Premiums on U. S. bonds.....	6,815 48	5,115 48	5,115 48	4,000 00
Checks and other cash items.....	70 06	139 53	490 80	353 53
Exchanges for clearing house.....				
Bills of other banks.....	4,250 00	10,105 00	6,010 00	7,330 00
Fractional paper currency, nickels and cents.....	129 76	106 02	136 69	102 26
Specie.....	26,714 40	35,117 45	31,779 53	31,080 20
Legal tender notes.....			2,000 00	2,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,800 00	1,800 00	1,800 00	1,800 00
Merchandise.....	702 61			
<b>Totals.....</b>	<b>\$672,222 82</b>	<b>\$580,098 08</b>	<b>\$540,720 97</b>	<b>\$528,835 57</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	16,000 00	17,000 00	17,000 00	17,000 00
Undivided profits.....	14,151 89	2,649 25	5,556 58	8,312 22
National bank notes outstanding.....	35,000 00	36,000 00	34,360 00	36,000 00
State bank notes outstanding.....				
Dividends unpaid.....		630 00		
Individual deposits subject to check.....	417,548 89	389,174 35	309,787 55	290,775 04
Demand certificates of deposit.....	39,493 04	24,644 48	20,066 84	21,743 31
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....		10,000 00	4,000 00	
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$672,222 82</b>	<b>\$580,098 08</b>	<b>\$540,720 97</b>	<b>\$528,835 57</b>

## REPORT OF THE COMMISSIONER OF

No. 2853.

## FIRST NATIONAL BANK, BAY CITY.

JNO. F. EDDY, *President*; THOS. CRANAGE, *Vice President*; FREDERICK P. BROWNE, *Cashier*;  
JAMES M. LEWIS, *Assistant Cashier*.

DIRECTORS—J. F. Eddy, T. Cranage, F. P. Browne, S. Eddy, H. B. Smith, G. K. Jackson, Wm. H. Miller,  
E. A. Cooley, Wm. H. McEwan.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$761,448 02	\$705,278 27	\$841,177 41	\$595,995 20
Overdrafts, secured and unsecured.....	1,281 24	3,808 19	1,845 46	157 66
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	40,697 11	66,974 81	28,262 82	38,257 73
Due from other national banks.....	15,289 79	13,448 36	3,956 08	12,291 53
Due from state banks and bankers.....	6,154 88	8,445 48	4,571 70	1,250 90
Banking house, furniture and fixtures.....	35,000 00	35,000 00	35,000 00	35,000 00
Other real estate and mortgages owned.....	5,837 50	5,837 50	5,837 50	5,837 50
Current expenses and taxes paid.....	4,897 32	186 59	3,569 31	
Premiums on U. S. bonds.....	6,000 00	6,000 00	6,000 00	6,000 00
Checks and other cash items.....	1,392 18	5,833 50	1,333 29	803 81
Exchanges for clearing house.....	5,016 72	3,483 89	2,248 40	6,647 16
Bills of other banks.....	18,095 00	12,380 00	10,675 00	5,404 00
Fractional paper currency, nickels and cents.....	8 52	118 87	113 15	224 70
Specie.....	40,000 00	37,300 00	34,700 00	34,000 00
Legal tender notes.....	18,350 00	15,826 00	13,125 00	12,652 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals</b> .....	<b>\$1,012,415 73</b>	<b>\$971,949 91</b>	<b>\$844,734 57</b>	<b>\$502,181 69</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	34,727 16	25,748 04	36,647 21	33,412 75
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
State bank notes outstanding.....				
Dividends unpaid.....		1,440 00		
Individual deposits subject to check.....	267,156 67	258,916 76	167,896 89	171,410 03
Demand certificates of deposit.....	287,107 81	272,655 38	245,028 01	230,923 96
Time certificates of deposit.....				
Certified checks.....	1,578 80	1 40	711 40	68 43
Cashier's checks outstanding.....	1,406 13	2,006 13	2,001 13	2,031 13
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	12,707 88	15,800 93	27,843 27	6,652 39
Due to state banks and bankers.....	35,598 15	28,806 58	27,612 66	31,687 57
Notes and bills rediscounted.....	77,184 13	76,575 69	44,989 00	80,985 41
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals</b> .....	<b>\$1,012,415 73</b>	<b>\$971,949 91</b>	<b>\$844,734 57</b>	<b>\$502,181 69</b>

No. 2145.

## SECOND NATIONAL BANK, BAY CITY.

WM. WESTOVER, *President*; D. C. SMALLEY, *Vice President*; ORRIN BUMP, *Cashier*; M. M. ANDREWS, *Assistant Cashier*.

DIRECTORS—W. Westover, J. Davidson, N. Eddy, D. C. Smalley, W. L. Smith, H. W. Sage, J. W. McGraw, A. M. Cheesbrough, A. J. Cooke, F. P. Cheesbrough, Orrin Bump.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$1,041,296 24	\$928,582 88	\$854,894 57	\$777,418 78
Overdrafts, secured and unsecured	1,400 50	61 86	263 80	985 28
U. S. bonds to secure circulation	200,000 00	200,000 00	200,000 00	200,000 00
U. S. bonds to secure deposits				
U. S. bonds on hand		5,000 00	5,000 00	5,000 00
Stocks, securities, etc.		75,183 85	60,406 21	\$5,521 58
Due from approved reserve agents	42,560 81		3,175 46	3,569 10
Due from other national banks				
Due from state banks and bankers	2,969 68	8,388 52	2,170 19	3,339 09
Banking house, furniture and fixtures	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned				
Current expenses and taxes paid	9,375 04	1,729 84	5,973 91	
Premiums on U. S. bonds	19,828 13	19,828 13	19,828 13	19,828 13
Checks and other cash items	53 62		148 94	272 17
Exchanges for clearing house	11,984 08	7,332 55	6,402 27	8,682 60
Bills of other banks	7,080 00	8,200 00	9,560 00	8,080 00
Fractional paper currency, nickels and cents	365 09	412 70	162 89	87 86
Specie	53,984 00	48,004 17	51,182 00	45,128 00
Legal tender notes	7,669 00	7,578 00	10,700 00	10,944 00
U. S. certificates of deposit for legal tenders				1,080 00
Redemption fund with U. S. treasurer (5% of circulation)	9,840 00	9,000 00	9,000 00	9,000 00
Due from U. S. treasurer, other than 5% redemption fund		910 00	1,930 00	5,160 00
<b>Totals</b>	<b>\$1,411,424 94</b>	<b>\$1,323,161 00</b>	<b>\$1,233,287 87</b>	<b>\$1,136,999 54</b>
<b>Liabilities.</b>				
Capital stock paid in	\$250,000 00	\$250,000 00	\$250,000 00	\$250,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits	83,714 43	69,187 27	84,888 86	68,806 42
National bank notes outstanding	180,000 00	180,000 00	180,000 00	180,000 00
State bank notes outstanding				
Dividends unpaid				405 00
Individual deposits subject to check	267,787 56	194,878 80	203,048 43	198,407 53
Demand certificates of deposit	893,224 23	361,917 95	309,686 40	296,775 13
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
U. S. deposits				
Deposits of U. S. disbursing officers				
Due to other national banks	15,880 87	870 96	1,158 10	5,027 01
Due to state banks and bankers	34,118 35	88,171 70	22,525 46	17,123 88
Notes and bills rediscounted	38,700 00	78,486 52	31,185 62	23,454 55
Bills payable	50,000 00	50,000 00	50,000 00	
Liabilities other than those above stated				
<b>Totals</b>	<b>\$1,411,424 94</b>	<b>\$1,323,161 00</b>	<b>\$1,233,287 87</b>	<b>\$1,136,999 54</b>

No. 4261.

## FIRST NATIONAL BANK, BENTON HARBOR.

S. A. BAILEY, *President*; J. S. MORTON, *Vice President*; JAMES BAILEY, *Cashier*; FRANK WELTON, *Assistant Cashier*.

DIRECTORS—E. B. Patterson, Jas. Bailey, C. M. Edick, S. A. Bailey, J. S. Morton.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$364,596 26	\$218,359 03	\$196,299 01	\$178,048 21
Overdrafts, secured and unsecured .....	584 48	1,800 56	1,398 05	1,314 05
U. S. bonds to secure circulation .....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits .....				
U. S. bonds on hand .....				
Stocks, securities, etc. ....				
Due from approved reserve agents .....	20,786 09	10,507 39	13,918 42	8,540 66
Due from other national banks .....				1,564 02
Due from state banks and bankers .....	404 08	833 20	7,816 23	4,065 46
Banking house, furniture and fixtures .....	2,358 66	2,358 66	2,358 66	2,358 66
Other real estate and mortgages owned .....				
Current expenses and taxes paid .....	1,968 57	141 81	1,640 20	2,874 67
Premiums on U. S. bonds .....	1,500 00	1,500 00	1,500 00	1,500 00
Checks and other cash items .....	881 30	4,064 91	2,059 06	1,434 80
Exchanges for clearing house .....				
Bills of other banks .....	25 00	306 00	240 00	150 00
Fractional paper currency, nickels and cents .....	101 91	37 69	37 13	111 91
Specie .....	13,258 25	10,661 10	7,396 75	8,309 00
Legal tender notes .....	1,365 00	11,005 00	4,000 00	4,160 00
U. S. certificates of deposit for legal tenders .....				
Redemption fund with U. S. treasurer (5% of cir- culation) .....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemp- tion fund .....				
<b>Totals .....</b>	<b>\$321,352 68</b>	<b>\$374,996 35</b>	<b>\$251,696 01</b>	<b>\$222,913 94</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	30,000 00	30,000 00	35,000 00	35,000 00
Undivided profits .....	5,450 08	6,312 51	3,514 07	6,333 62
National bank notes outstanding .....	11,250 00	11,250 00	11,250 00	11,250 00
State bank notes outstanding .....				
Dividends unpaid .....				
Individual deposits subject to check .....	118,363 23	82,225 45	82,413 30	52,618 97
Demand certificates of deposit .....	54,122 49	50,602 42	37,480 34	37,635 66
Time certificates of deposit .....				
Certified checks .....			10 00	
Cashier's checks outstanding .....				
U. S. deposits .....				
Deposits of U. S. disbursing officers .....				
Due to other national banks .....		79 21		
Due to state banks and bankers .....		865 81		
Notes and bills rediscounted .....	52,166 80	38,290 45	24,729 80	30,075 70
Bills payable .....		5,000 00	7,000 00	
Liabilities other than those above stated .....				
<b>Totals .....</b>	<b>\$321,352 68</b>	<b>\$374,996 35</b>	<b>\$251,696 01</b>	<b>\$222,913 94</b>

No. 3947.

## FIRST NATIONAL BANK, BESSEMER.

JOSEPH SELLWOOD, *President*; GEO. L. LOOPE, *Vice President*; WM. I. PRINCE, *Cashier*.

DIRECTORS—Joseph Sellwood, Geo. L. Loope, Wm. J. Olecott, Geo. H. Strong, Wm. I. Prince.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 8.	Report of Dec. 19.
Loans and discounts.....	\$151,322 45	\$102,124 49	\$78,182 21	\$68,631 43
Overdrafts, secured and unsecured.....	53 97	406 01	991 19	1,150 57
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	325 08	216 72	216 72	216 72
Due from approved reserve agents.....	3,780 36	16,051 02	16,287 11	11,408 77
Due from other national banks.....	925 60	750 73		100 00
Due from state banks and bankers.....	177 78	518 73	775 98	622 84
Banking house, furniture and fixtures.....	9,600 00	9,600 00	9,600 00	9,600 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	60 60	155 50	28 05	31 20
Premiums on U. S. bonds.....	1,500 00	1,500 00	1,500 00	1,500 00
Checks and other cash items.....	70 50	527 40	128 43	
Exchanges for clearing house.....				
Bills of other banks.....	5,000 00	4,000 00	3,000 00	1,500 00
Fractional paper currency, nickels and cents.....	872 21	435 93	448 15	397 64
Special.....	10,357 00	20,352 85	16,943 25	9,727 05
Legal tender notes.....	20,000 00	3,500 00	2,000 00	1,100 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (¼ of cir- culation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than ¼ redemption fund.....				
<b>Totals.....</b>	<b>\$216,622 00</b>	<b>\$178,196 89</b>	<b>\$188,013 58</b>	<b>\$184,043 72</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	2,100 00	2,500 00	2,500 00	2,500 00
Undivided profits.....	3,229 34	1,863 98	1,978 01	2,376 87
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
State bank notes outstanding.....				
Dividends unpaid.....	80 00	210 00		
Individual deposits subject to check.....	122,563 28	92,208 37	63,181 02	59,568 91
Demand certificates of deposit.....	25,956 13	15,064 66	8,377 11	7,589 97
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	1,503 25	99 90	747 44	507 94
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$216,622 00</b>	<b>\$178,196 89</b>	<b>\$188,013 58</b>	<b>\$184,043 72</b>

No. 2944.

## BIG RAPIDS NATIONAL BANK, BIG RAPIDS.

D. F. COMSTOCK, *President*; M. BROWN, *Vice President*; C. W. COMSTOCK, *Cashier*.

DIRECTORS—D. F. Comstock, M. Brown, J. H. Palmer, A. W. Bennett, Thos. Skelton, F. W. Joalin, O. M. Olsson.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$236,798 88	\$229,805 86	\$236,944 16	\$203,799 81
Overdrafts, secured and unsecured .....	1,331 63	835 07	1,319 16	1,191 28
U. S. bonds to secure circulation .....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits .....				
U. S. bonds on hand .....				
Stocks, securities, etc. ....	5,300 00	5,300 00	5,300 00	26,000 00
Due from approved reserve agents .....	13,840 88	14,323 88	9,047 89	23,053 42
Due from other national banks .....	2,229 65	8,533 90	4,749 61	7,641 31
Due from state banks and bankers .....		172 43		436 79
Banking house, furniture and fixtures .....	2,600 00	2,600 00	2,600 00	2,600 00
Other real estate and mortgages owned .....				
Current expenses and taxes paid .....	4,028 87	88 47	681 17	
Premiums on U. S. bonds .....				
Checks and other cash items .....	1,355 06	418 31	556 70	857 32
Exchanges for clearing house .....				
Bills of other banks .....	1,754 00	800 00	1,070 00	2,005 00
Fractional paper currency, nickels and cents .....	201 97	75 41	168 12	148 34
Specie .....	15,637 60	20,193 25	19,316 75	21,090 85
Legal tender notes .....	11,198 00	24,763 00	8,595 00	12,219 00
U. S. certificates of deposit for legal tenders .....				
Redemption fund with U. S. treasurer (5% of circulation) .....				
Due from U. S. treasurer, other than 5% redemption fund .....	1,125 00	1,125 00	1,125 00	1,125 00
<b>Totals .....</b>	<b>\$322,458 04</b>	<b>\$329,286 57</b>	<b>\$316,853 06</b>	<b>\$337,170 00</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund .....	16,000 00	16,100 00	16,400 00	16,400 00
Undivided profits .....	4,348 14	215 88	2,150 77	1,452 30
National bank notes outstanding .....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding .....				
Dividends unpaid .....	90 00	300 00	120 00	120 00
Individual deposits subject to check .....	49,873 41	42,680 08	49,215 81	66,797 61
Demand certificates of deposit .....	118,167 38	115,775 00	110,113 68	123,265 13
Time certificates of deposit .....				
Certified checks .....			295 00	85 00
Cashier's checks outstanding .....				
U. S. deposits .....				
Deposits of U. S. disbursing officers .....				
Due to other national banks .....	672 52	86 92		
Due to state banks and bankers .....	10,308 59	10,323 99	6,067 80	6,599 96
Notes and bills rediscounted .....		16,100 00		
Bills payable .....		5,000 00	10,000 00	
Liabilities other than those above stated .....				
<b>Totals .....</b>	<b>\$322,458 04</b>	<b>\$329,286 57</b>	<b>\$316,853 06</b>	<b>\$337,170 00</b>

No. 3925.

## FIRST NATIONAL BANK, BUCHANAN.

JAMES REYNOLDS, *President*; CHAS. F. HOWE, *Vice President*; E. W. SANDERS, *Cashier*.

DIRECTORS—E. W. Sanders, John F. Reynolds, Chas. F. Howe, C. H. Baker, James Reynolds.

Resources.	Report of May 4.*	Report of July 12.*	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....			\$77,787 86	\$77,253 18
Overdrafts, secured and unsecured.....			3,928 12	1,776 17
U. S. bonds to secure circulation.....			12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....			5,908 76	15,361 40
Due from other national banks.....				
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....			1,730 00	1,730 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....			2,286 15	
Premiums on U. S. bonds.....			2,000 00	2,000 00
Checks and other cash items.....			1,921 28	1,108 86
Exchange for clearing house.....				
Bills of other banks.....			1,760 00	1,770 00
Fractional paper currency, nickels and cents.....			152 50	150 07
Specie.....			2,463 55	2,625 75
Legal tender notes.....			4,000 00	4,500 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....			562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>			<b>\$116,950 70</b>	<b>\$121,342 93</b>
<b>Liabilities.</b>				
Capital stock paid in.....			\$50,000 00	\$50,000 00
Surplus fund.....			8,651 91	8,654 91
Undivided profits.....			5,450 20	8,941 08
National bank notes outstanding.....			11,250 00	11,250 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....			24,888 95	27,708 08
Demand certificates of deposit.....			21,726 64	24,748 96
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>			<b>\$116,950 70</b>	<b>\$121,342 93</b>

\* No reports received.

No. 3457.

## FIRST NATIONAL BANK OF CALUMET, CALUMET.

EDWARD RYAN, *President*; JNO. S. DYMOCK, *Vice President*; WM. B. ANDERSON, *Cashier*.

DIRECTORS—Edward Ryan, John S. Dymock, James Dunstan, Joseph Hermann, Josiah Hall, Charles A. Wright, John D. Cuddihy.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$336,058 42	\$487,991 40	\$425,033 55	\$447,749 41
Overdrafts, secured and unsecured .....	858 97	90 09	185 01	75 21
U. S. bonds to secure circulation .....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits .....				
U. S. bonds on hand .....				
Stocks, securities, etc. ....	6,450 00	5,000 00	5,000 00	5,000 00
Due from approved reserve agents .....	196,864 98	186,044 67	212,845 49	142,845 53
Due from other national banks .....	6,154 70	18,232 21	9,181 51	14,791 37
Due from state banks and bankers .....	2,021 97	1,963 85	2,044 53	1,232 66
Banking houses, furniture and fixtures .....	20,535 00	20,535 00	20,535 00	20,535 00
Other real estate and mortgages owned .....	5,000 00	5,000 00	5,000 00	5,000 00
Current expenses and taxes paid .....	1,581 99	3,526 25	1,319 08	
Premiums on U. S. bonds .....	3,250 00	3,250 00	3,000 00	3,000 00
Checks and other cash items .....	986 91	2,774 10	2,296 19	635 67
Exchanges for clearing house .....				
Bills of other banks .....	11,725 00	11,530 00	22,590 00	10,165 00
Fractional paper currency, nickels and cents .....	339 20	438 77	871 71	281 77
Specie .....	67,199 40	71,990 25	61,747 10	58,325 25
Legal tender notes .....	26,030 00	40,550 00	29,290 00	19,290 00
U. S. certificates of deposit for legal tenders .....				
Redemption fund with U. S. treasurer (5% of cir- culation) .....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund .....	1,302 00			
<b>Totals .....</b>	<b>\$912,819 52</b>	<b>\$879,806 39</b>	<b>\$826,459 45</b>	<b>\$755,141 87</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund .....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits .....	17,811 18	23,498 98	11,254 99	14,532 71
National bank notes outstanding .....	22,500 00	22,500 00	22,040 00	22,500 00
State bank notes outstanding .....				
Dividends unpaid .....	25 00		25 00	
Individual deposits subject to check .....	712,782 88	680,245 23	640,595 95	566,815 50
Demand certificates of deposit .....	9,388 09	3,151 57	2,314 10	839 14
Time certificates of deposit .....				
Certified checks .....			200 00	875 00
Cashier's checks outstanding .....				
United States deposits .....				
Deposits of U. S. disbursing officers .....				
Due to other national banks .....		410 51		359 52
Due to State banks and bankers .....	62 87			
Notes and bills rediscounted .....				
Bills payable .....				
Liabilities other than those above stated .....				
<b>Totals .....</b>	<b>\$912,819 52</b>	<b>\$879,806 39</b>	<b>\$826,459 45</b>	<b>\$755,141 87</b>



No. 1812.

## FIRST NATIONAL BANK, CASSOPOLIS.

S. T. READ, *President*; M. L. HOWELL, *Vice President*; C. A. RITTER, *Cashier*; D. L. KINGSBURY, *Assistant Cashier*.

DIRECTORS—M. L. Howell, S. T. Read, J. H. Johnson, A. F. Ritter, G. M. Kingsbury, C. A. Ritter, A. M. Kingsbury.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$148,943 09	\$138,008 51	\$115,592 39	\$111,332 07
Overdrafts, secured and unsecured.....	625 67	112 86	312 97	176 19
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....	6,000 00	6,000 00	6,000 00	6,000 00
Stocks, securities, etc.....	2,294 64	7,887 76	13,047 17	13,748 19
Due from approved reserve agents.....	176 56	22 10	5,011 85	7,025 04
Due from other national banks.....		105 23	253 06	58 21
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	3,289 66	3,289 66	3,289 66	3,289 66
Other real estate and mortgages owned.....	961 95	80 51	563 69	1,236 92
Current expenses and taxes paid.....				
Premiums on U. S. bonds.....				
Checks and other cash items.....		5 75		500 31
Exchanges for clearing house.....				
Bills of other banks.....	2,275 00	1,340 00	2,360 00	2,010 00
Fractional paper currency, nickels and cents.....	193 01	195 04	93 59	61 73
Specie.....	7,275 00	7,295 00	6,690 00	3,980 00
Legal tender notes.....	500 00	6,800 00	2,500 00	1,800 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$186,567 08</b>	<b>\$179,064 92</b>	<b>\$173,725 97</b>	<b>\$168,951 82</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	13,940 16	12,208 68	14,473 83	17,451 82
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,150 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	43,146 36	37,873 11	44,643 24	38,340 94
Demand certificates of deposit.....	48,280 56	48,236 13	28,680 40	32,009 56
Time certificates of deposit.....		4,300 00	4,700 00	
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$186,567 08</b>	<b>\$179,064 92</b>	<b>\$173,725 97</b>	<b>\$168,951 82</b>

No. 1758.

## FIRST NATIONAL BANK, CHARLOTTE.

F. S. BELCHER, *President*; A. J. IVES, *Vice President*; WM. P. LACEY, *Cashier*; CHAS. J. HALL, *Assistant Cashier*.

DIRECTORS—Wm. P. Lacey, A. J. Ives, F. A. Hooker, P. T. Van Zile, F. S. Belcher.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$171,432 38	\$180,111 20	\$189,455 61	\$169,137 93
Overdrafts, secured and unsecured.....	206 87	143 98		73 32
U. S. bonds to secure circulation.....	18,780 00	18,780 00	18,780 00	18,780 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	22,588 78	26,869 42	15,874 53	37,475 85
Due from other national banks.....	162 25	620 00		575 00
Due from state banks and bankers.....		7 50		46 63
Banking house, furniture and fixtures.....	10,800 00	10,800 00	10,800 00	10,800 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	2,152 87	126 98	1,841 96	2,161 83
Premiums on U. S. bonds.....	2,800 00	1,650 00	1,650 00	1,650 00
Checks and other cash items.....	212 00	115 00	149 45	37 50
Exchanges for clearing house.....				
Bills of other banks.....	989 00	667 00	837 00	161 00
Fractional paper currency, nickels and cents.....	429 00	556 72	549 58	788 84
Specie.....	9,606 00	11,858 50	20,098 50	22,267 50
Legal tender notes.....	7,447 00	6,382 00	12,456 00	2,356 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (½ of circulation).....	843 75	843 75	843 75	843 75
Due from U. S. treasurer, other than ½ redemption fund.....				
<b>Totals.....</b>	<b>\$257,921 00</b>	<b>\$239,502 00</b>	<b>\$243,137 32</b>	<b>\$268,120 15</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits.....	5,958 44	1,821 51	5,106 08	8,659 85
National bank notes outstanding.....	16,375 00	16,375 00	16,375 00	16,475 00
State bank notes outstanding.....				
Dividends unpaid.....		3,750 00		
Individual deposits subject to check.....	71,791 81	52,412 21	57,583 69	60,804 64
Demand certificates of deposit.....	63,479 37	64,917 96	62,582 75	82,180 66
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....		225 32	36 86	
Due to state banks and bankers.....	316 88		5 00	
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$257,921 00</b>	<b>\$239,502 00</b>	<b>\$243,137 32</b>	<b>\$268,120 15</b>

No. 3034.

## MERCHANTS' NATIONAL BANK, CHARLOTTE.

E. T. CHURCH, *President*; A. D. BAUGHMAN, *Vice President*; H. K. JENNINGS, *Cashier*; J. T. WILSON, *Assistant Cashier*.

DIRECTORS—E. N. Ely, W. B. Otto, P. D. Patterson, J. T. Wilson, A. D. Baughman, E. T. Church, H. K. Jennings.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$129,820 44	\$117,596 98	\$102,879 26	\$111,209 99
Overdrafts, secured and unsecured.....	226 81	621 58	1,124 49	856 98
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	4,400 00	4,100 00	4,100 00	4,100 00
Due from approved reserve agents.....	20,283 24	12,909 60	7,192 08	6,468 78
Due from other national banks.....	1,152 96		2,360 17	2,872 81
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	9,000 00	9,000 00	9,000 00	9,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	396 78	1,196 70	55 55	
Premiums on U. S. bonds.....				
Checks and other cash items.....	2,715 84	413 50	181 17	104 63
Exchange for clearing house.....				
Bills of other banks.....	2,357 00	1,210 00	2,706 00	2,030 00
Fractional paper currency, nickels and cents.....	280 04	79 75	120 58	206 48
Specie.....	12,242 00	12,776 00	11,304 50	12,542 00
Legal tender notes.....		2,000 00	2,000 00	2,000 00
U. S. certificates of deposit for legal tenders.....				1,500 00
Redemption fund with U. S. treasurer (5% of circulation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals</b> .....	<b>\$197,639 63</b>	<b>\$174,966 51</b>	<b>\$157,912 28</b>	<b>\$165,447 56</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits.....	16,020 25	17,644 80	17,474 29	18,107 85
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,140 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	60,162 32	48,187 93	32,962 58	42,131 67
Demand certificates of deposit.....	35,165 19	27,135 22	20,651 32	19,068 04
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	41 87	752 06	575 09	
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals</b> .....	<b>\$197,639 63</b>	<b>\$174,966 51</b>	<b>\$157,912 28</b>	<b>\$165,447 56</b>

No. 3235.

## FIRST NATIONAL BANK OF CHEBOYGAN.

GEO. F. RAYNOLDS, *President*; JACOB J. POST, *Vice President*; A. W. RAMSAY, *Cashier*.

DIRECTORS—Geo. F. Reynolds, Jacob J. Post, E. A. Smith, D. C. Pelton, Ephraim Smith.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$198,099 11	\$186,129 53	\$161,943 40	\$180,355 61
Overdrafts, secured and unsecured.....	375 37	164 09	478 00	85 85
U. S. bonds to secure circulation.....	13,000 00	13,000 00	13,000 00	13,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	22,479 75	12,185 86	20,412 86	27,256 36
Due from other national banks.....				
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	18,000 00	17,500 00	17,500 00	17,500 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,962 24	286 92	2,336 74	3,105 66
Premiums on U. S. bonds.....				
Checks and other cash items.....	574 63	409 54	2,376 48	127 83
Exchanges for clearing house.....				
Bills of other banks.....	326 00	968 00	1,368 00	229 00
Fractional paper currency, nickels and cents.....	122 23	67 99	43 56	43 81
Specie.....	8,512 85	7,212 35	12,165 40	17,063 45
Legal tender notes.....	10,649 00	9,304 00	13,727 00	7,611 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	585 00	585 00	585 00	585 00
Due from U. S. treasurer, other than 5% redemption fund.....	1,000 00			
<b>Totals</b> .....	<b>\$275,986 28</b>	<b>\$247,811 33</b>	<b>\$246,941 44</b>	<b>\$266,892 56</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	4,359 70	315 81	3,061 28	6,571 28
National bank notes outstanding.....	11,700 00	11,700 00	11,700 00	11,700 00
State bank notes outstanding.....				
Dividends unpaid.....		200 00		
Individual deposits subject to check.....	108,208 40	75,578 37	83,606 02	96,017 98
Demand certificates of deposit.....	96,723 18	100,023 15	88,574 07	92,603 23
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals</b> .....	<b>\$275,986 28</b>	<b>\$247,811 33</b>	<b>\$246,941 44</b>	<b>\$266,892 56</b>

No. 1235.

## COLDWATER NATIONAL BANK OF COLDWATER.

L. M. WING, *President*; D. B. DENNIS, *Vice President*; L. A. JACKSON, *Cashier*; H. R. SAUNDERS, *Assistant Cashier*.

DIRECTORS—Samuel P. Williams, D. B. Dennis, Z. G. Osborn, L. M. Wing, L. Sloman, M. D. Campbell, John T. Starr.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$330,063 57	\$297,381 61	\$242,283 38	\$261,209 66
Overdrafts, secured and unsecured.....	2,140 97	1,156 06	3,838 02	2,353 07
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	4,000 00	14,152 84	14,152 84	17,600 00
Due from approved reserve agents.....	19,693 69	10,176 69	18,478 83	30,811 27
Due from other national banks.....	821 09	639 03		83 82
Due from state banks and bankers.....			43 00	
Banking houses, furniture and fixtures.....	1,890 00	1,890 00	1,890 00	1,890 00
Other real estate and mortgages owned.....	1,478 07			
Current expenses and taxes paid.....	2,705 05	188 78	1,357 08	
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,474 90	1,558 28	4,627 45	1,154 01
Exchanges for clearing house.....				
Bills of other banks.....	2,871 00	2,161 00	4,467 00	3,801 00
Fractional paper currency, nickels and cents.....	110 19	167 75	289 11	119 99
Specie.....	7,907 97	7,359 68	6,920 21	14,128 42
Legal tender notes.....	10,000 00	10,000 00	10,000 00	6,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (6% of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$401,297 50</b>	<b>\$372,946 71</b>	<b>\$332,961 35</b>	<b>\$364,226 05</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	35,000 00	35,000 00	35,000 00	35,000 00
Undivided profits.....	24,078 28	16,787 19	19,007 79	19,802 42
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	56,365 84	43,025 23	44,699 23	68,945 07
Demand certificates of deposit.....	161,141 42	142,817 44	112,754 33	118,178 56
Time certificates of deposit.....				
Certified checks.....	500 00			
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	1,717 01	18,346 80		
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$401,297 50</b>	<b>\$372,946 71</b>	<b>\$332,961 35</b>	<b>\$364,226 05</b>

No. 1924.

## SOUTHERN MICHIGAN NATIONAL BANK, COLDWATER.

L. E. ROSE, *President*; C. D. RANDALL, *Vice President*; A. S. UPSON, *Cashier*.DIRECTORS—Cyrus G. Luce, J. S. Barber, E. R. Clarke, L. E. Rose, L. F. Hale, M. G. Clarke,  
C. D. Randall.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$426,256 86	\$403,980 55	\$370,976 64	\$341,812 67
Overdrafts, secured and unsecured.....	234 73	270 81	490 82	257 14
U. S. bonds to secure circulation.....	165,000 00	165,000 00	165,000 00	165,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	1,800 00	6,400 00	16,800 00	25,996 00
Due from approved reserve agents.....	33,299 90	40,391 39	26,431 67	46,942 67
Due from other national banks.....	840 20	319 82	2,714 26	1,947 34
Due from state banks and bankers.....	549 23	496 32	124 75	156 15
Banking house, furniture and fixtures.....	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate and mortgages owned.....	4,800 00		4,000 00	4,000 00
Current expenses and taxes paid.....	1,846 33	46 73	1,940 94	
Premiums on U. S. bonds.....	16,175 00	16,175 00	16,175 00	16,175 00
Checks and other cash items.....	66 32	540 69	847 11	571 61
Exchanges for clearing house.....				
Bills of other banks.....	5,001 00	3,879 00	1,260 00	3,642 00
Fractional paper currency, nickels and cents.....	36 29	72 28	129 35	97 77
Specie.....	15,071 25	17,125 79	16,099 20	15,743 05
Legal tender notes.....	10,000 00	12,500 00	13,000 00	12,500 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	7,425 00	7,425 00	7,425 00	7,425 00
Due from U. S. treasurer, other than 5% redemption fund.....		100 00		
Totals.....	\$704,202 26	\$691,164 48	\$659,404 74	\$668,307 40
Liabilities.				
Capital stock paid in.....	\$165,000 00	\$165,000 00	\$165,000 00	\$165,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits.....	51,734 87	47,090 10	52,611 80	51,961 22
National bank notes outstanding.....	148,500 00	148,500 00	148,500 00	148,500 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	39,299 65	23,392 49	22,323 21	25,737 80
Demand certificates of deposit.....	264,330 82	262,181 89	224,989 73	222,496 37
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	337 22			
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$704,202 26	\$691,164 48	\$659,404 74	\$668,307 40

No. 1256.

## FIRST NATIONAL BANK, CORUNNA.

W. D. GARRISON, *President*; L. W. SIMMONS, *Vice President*; A. T. NICHOLS, *Cashier*;  
W. A. ROSENKRANS, *Assistant Cashier*.

DIRECTORS—Roger Sherman, John Driscoll, A. Garrison, W. D. Garrison, Patrick Gallagher, L. W. Simmons, H. A. Nichols.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$234,377 76	\$220,356 37	\$196,891 06	\$195,898 65
Overdrafts, secured and unsecured	69 46	29 80	899 23	49 23
U. S. bonds to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.				
Due from approved reserve agents	24,538 01	11,560 63	21,282 96	15,063 98
Due from other national banks				
Due from state banks and bankers			1,062 74	
Banking house, furniture and fixtures	6,000 00	6,000 00	6,000 00	6,000 00
Other real estate and mortgages owned	550 00	550 00	550 00	550 00
Current expenses and taxes paid	1,061 71	66 15	625 82	
Premiums on U. S. bonds				
Checks and other cash items	450 69	165 09	3,069 63	1,700 39
Exchanges for clearing house				
Bills of other banks	857 00	1,354 00	969 00	- 869 00
Fractional paper currency, nickels and cents	104 21	110 09	67 27	90 96
Specie	9,700 00	10,562 00	7,660 00	7,750 00
Legal tender notes	6,000 00	7,350 00	4,000 00	5,000 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of circulation)	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund		500 00	500 00	390 00
<b>Totals</b>	<b>\$286,466 44</b>	<b>\$272,156 63</b>	<b>\$256,130 31</b>	<b>\$245,894 61</b>
<b>Liabilities.</b>				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	12,000 00	12,000 00	12,000 00	12,000 00
Undivided profits	5,508 95	8,829 76	5,170 20	5,905 07
National bank notes outstanding	11,250 00	11,250 00	11,250 00	11,250 00
State bank notes outstanding				
Dividends unpaid				
Individual deposits subject to check	19,810 49	14,711 17	26,893 03	17,825 05
Demand certificates of deposit	187,897 00	174,865 70	149,161 08	143,403 89
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
U. S. deposits				
Deposits of U. S. disbursing officers				
Due to other national banks				
Due to state banks and bankers				
Notes and bills rediscounted		6,000 00	1,856 00	5,500 00
Bills payable				
Liabilities other than those above stated				
<b>Totals</b>	<b>\$286,466 44</b>	<b>\$272,156 63</b>	<b>\$256,130 31</b>	<b>\$245,894 61</b>

No. 2707.

## FIRST NATIONAL BANK, DETROIT.

D. M. FERRY, *President*; L. E. CLARK, *Vice President*; JOHN T. SHAW, *Cashier*.

DIRECTORS—Geo. V. N. Lothrop, Emory Wendell, James McMillan, D. M. Ferry, Wm. J. Chittenden, Lorenzo E. Clark, Don M. Dickinson, Wm. C. McMillan, E. B. Barbour.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$2,445,283 27	\$2,157,516 05	\$2,019,381 46	\$2,004,423 71
Overdrafts, secured and unsecured.....	510 19		88 69	1 05
U. S. bonds to secure circulation.....	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds to secure deposits.....	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds on hand.....				
Stocks, securities, etc.....	39,000 00	39,000 00	39,000 00	39,000 00
Due from approved reserve agents.....	280,968 59	263,373 59	241,190 76	446,236 88
Due from other national banks.....	51,999 76	176,967 64	97,921 50	83,521 95
Due from state banks and bankers.....	41,661 85	45,399 24	53,624 09	33,964 39
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	14,728 90			
Premiums on U. S. bonds.....	40,000 00	35,000 00	35,000 00	35,000 00
Checks and other cash items.....	1,399 80	1,531 66	3,300 06	1,233 83
Exchanges for clearing house.....	76,177 42	33,232 16	40,427 91	34,346 06
Bills of other banks.....	11,637 00	3,984 00	7,317 00	19,553 00
Fractional paper currency, nickels and cents.....	448 84	330 41	720 84	431 89
Specie.....	214,118 55	171,174 25	197,547 98	198,376 75
Legal tender notes.....	32,126 00	60,041 00	76,582 00	80,563 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	6,750 00	6,750 00	6,750 00	6,741 68
Due from U. S. treasurer, other than 5% redemption fund.....	8,302 35	16,482 35	5,672 35	
<b>Totals.....</b>	<b>\$3,515,027 52</b>	<b>\$3,411,235 35</b>	<b>\$3,129,764 66</b>	<b>\$3,288,913 76</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits.....	126,364 28	90,523 00	108,160 40	117,710 31
National bank notes outstanding.....	183,200 00	129,350 00	130,750 00	115,260 00
State bank notes outstanding.....				
Dividends unpaid.....		520 00	100 00	
Individual deposits subject to check.....	1,119,783 38	1,190,618 45	1,019,976 80	942,680 10
Demand certificates of deposit.....	52,546 20	50,637 96	29,390 35	28,199 35
Time certificates of deposit.....				
Certified checks.....	6,092 54	1,697 20	10,580 67	6,552 00
Cashier's checks outstanding.....	50 00	50 00	16,939 65	412 06
U. S. deposits.....	73,475 89	80,449 85	60,802 82	45,514 27
Deposits of U. S. disbursing officers.....	68,664 24	75,201 90	89,481 34	109,426 34
Due to other national banks.....	363,354 06	322,487 89	256,676 75	440,954 99
Due to state banks and bankers.....	976,016 95	929,655 19	778,966 38	882,112 36
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$3,515,027 52</b>	<b>\$3,411,235 35</b>	<b>\$3,129,764 66</b>	<b>\$3,288,913 76</b>



No. 3357.

## AMERICAN EXCHANGE NATIONAL BANK, DETROIT.

M. S. SMITH, *President*; GEO. B. SARTWELL, *Vice President*; HAMILTON DEY, *Cashier*; HERMANN DEY, *Assistant Cashier*.

DIRECTORS—M. S. Smith, D. D. Thorp, Hamilton Dey, Simon J. Murphy, Wm. A. Moore, Thos. W. Palmer, Geo. B. Sartwell, Geo. H. Hopkins, Jno. N. Bagley, W. A. Avery, Julius Stroh.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$2,387,753 42	\$2,167,611 47	\$1,969,356 66	\$1,973,999 47
Overdrafts, secured and unsecured.....	2,415 11	899 59	3,163 43	979 23
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	257,437 82	245,873 16	236,155 36	339,336 26
Due from other national banks.....	143,067 09	63,326 04	80,199 16	174,087 66
Due from state banks and bankers.....	22,337 59	12,636 37	12,388 53	30,664 37
Banking house, furniture and fixtures.....	2,353 50	2,353 50	2,353 50	2,353 50
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	16,000 78	1,753 98	95 30	
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,646 76	1,375 56	2,246 37	1,635 27
Exchanges for clearing house.....	11,641 81	17,504 11	36,610 15	16,410 43
Bills of other banks.....	35,004 00	18,336 00	6,533 00	36,925 00
Fractional paper currency, nickels and cents.....	2,400 22	2,345 30	2,679 35	10,559 19
Specie.....	196,833 00	225,935 50	139,865 50	217,093 50
Legal tender notes.....	169,300 00	132,400 00	56,960 00	66,800 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (8% of circulation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....	1,123 50	1,028 20	3,543 05	2,553 06
<b>Totals.....</b>	<b>\$3,301,524 55</b>	<b>\$2,945,706 78</b>	<b>\$2,624,338 87</b>	<b>\$2,915,323 93</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits.....	79,778 97	48,112 57	60,575 69	64,353 33
National bank notes outstanding.....	43,680 00	45,000 00	43,320 00	42,630 00
State bank notes outstanding.....				
Dividends unpaid.....	300 00	410 00	1,352 00	30 00
Individual deposits subject to check.....	1,611,407 23	1,323,746 91	1,301,435 34	1,470,861 36
Demand certificates of deposit.....	370,429 40	280,710 30	258,037 60	236,853 92
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	320,673 85	285,123 63	156,206 25	237,808 85
Due to state banks and bankers.....	375,375 10	307,808 37	272,361 99	313,303 43
Notes and bills rediscounted.....				
Bills payable.....		150,000 00		
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$3,301,524 55</b>	<b>\$2,945,706 78</b>	<b>\$2,624,338 87</b>	<b>\$2,915,323 93</b>

No. 2591.

## COMMERCIAL NATIONAL BANK, DETROIT.

HUGH McMILLAN, *President*; F. H. WALKER, *Vice President*; MORRIS L. WILLIAMS, *Cashier*;  
FRED. A. SMITH, *Assistant Cashier*.

DIRECTORS—H. McMillan, F. H. Walker, Geo. Handrie, Joseph H. Berry, W. A. McGraw, Jno. B. Dyar,  
T. H. Newberry, M. L. Williams, W. C. Williams.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$2,068,948 75	\$1,776,181 29	\$1,499,304 56	\$1,738,686 52
Overdrafts, secured and unsecured.....	1,147 78	872 21	222 96	1,981 61
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits.....	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	178,863 86	204,561 02	127,988 51	279,884 46
Due from other national banks.....	75,249 88	93,388 20	102,900 68	90,975 41
Due from state banks and bankers.....	33,443 11	22,080 00	19,316 69	65,898 57
Banking house, furniture and fixtures.....	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....				
Premiums on U. S. bonds.....	14,000 00	14,000 00	14,000 00	14,000 00
Checks and other cash items.....	1,355 65	11,727 89	1,379 06	716 43
Exchanges for clearing house.....	46,200 58	28,163 15	77,675 37	31,989 26
Bills of other banks.....	3,429 00	4,073 00	1,131 00	35,890 00
Fractional paper currency, nickels and cents.....	18,171 01	410 88	1,391 05	2,960 71
Specie.....	245,173 50	228,301 50	227,825 00	228,047 00
Legal tender notes.....	138,000 00	101,000 00	60,000 00	49,007 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$3,032,727 07</b>	<b>\$2,669,969 14</b>	<b>\$2,338,995 88</b>	<b>\$2,745,527 97</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits.....	154,172 30	143,481 58	153,135 09	161,609 35
National bank notes outstanding.....	44,360 00	42,560 00	44,070 00	39,920 00
State bank notes outstanding.....				
Dividends unpaid.....	40 00	240 00		
Individual deposits subject to check.....	1,029,158 82	890,073 56	693,670 06	818,754 84
Demand certificates of deposit.....	316,128 96	142,790 55	181,023 95	184,950 58
Time certificates of deposit.....	83,134 80	53,699 37	33,966 41	29,653 15
Certified checks.....				
Cashier's checks outstanding.....				
Individual States deposits.....	126,478 78	118,925 82	109,420 66	137,324 41
Deposits of U. S. disbursing officers.....	23,278 84	27,377 23	39,744 61	19,949 97
Due to other national banks.....	223,190 88	172,951 65	149,123 78	320,161 82
Due to state banks and bankers.....	432,775 64	397,858 38	339,781 37	442,173 88
Notes and bills rediscounted.....				
Bills payable.....		50,000 00	80,000 00	
Liabilities other than those above stated.....		50,000 00	35,000 00	
<b>Totals.....</b>	<b>\$3,032,727 07</b>	<b>\$2,669,969 14</b>	<b>\$2,338,995 88</b>	<b>\$2,745,527 97</b>

No. 2870.

## DETROIT NATIONAL BANK, DETROIT.

ALX. MCPHERSON, *President*; WM. C. COLBURN, *Vice President*; WM. T. DEGRAFF, *Cashier*;  
D. STEWART, JR., *Assistant Cashier*.

DIRECTORS—R. A. Alger, W. C. Colburn, A. Lewis, H. P. Baldwin 2d, A. McPherson, C. Endicott,  
T. D. Buhl, J. F. Joy, Henry Stephens.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$2,642,335 79	\$2,539,550 83	\$2,478,151 85	\$2,651,063 24
Overdrafts, secured and unsecured.....	500 88	1,311 95	2,153 50	3,255 41
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits.....				
Bills in transit.....	28,504 53	23,155 63	29,678 04	30,483 44
Stocks, securities, etc.....	3,000 00	2,500 00	4,152 05	4,414 75
Due from approved reserve agents.....	171,596 00	296,901 13	307,573 50	438,043 21
Due from other national banks.....	93,898 10	71,101 58	98,312 46	118,724 60
Due from state banks and bankers.....	12,788 17	21,773 13	16,033 44	10,584 00
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....	7,000 00	7,000 00	7,000 00	7,000 00
Current expenses and taxes paid.....	7,202 90	1,637 37	1,359 86	
Clearing house loan certificates.....			30,000 00	
Checks and other cash items.....	7,932 39	3,504 34	2,808 03	4,470 99
Exchanges for clearing house.....	73,532 75	37,424 37	63,904 95	83,940 54
Bills of other banks.....	60,327 00	47,502 00	12,756 00	68,839 00
Fractional paper currency, nickels and cents.....	1,012 01	778 08	1,696 00	1,236 12
Specie.....	203,223 00	178,456 00	160,492 00	217,277 00
Legal tender notes.....	100,079 00	70,825 00	139,794 00	355,246 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....		6,000 00	5,000 00	15,000 00
<b>Totals.....</b>	<b>\$3,465,177 42</b>	<b>\$3,371,670 91</b>	<b>\$3,412,004 68</b>	<b>\$4,011,895 30</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00
Surplus fund.....	153,000 00	156,000 00	180,000 00	180,000 00
Undivided profits.....	133,125 59	99,063 05	96,573 14	128,825 74
National bank notes outstanding.....	44,500 00	44,040 00	43,590 00	44,160 00
State bank notes outstanding.....				
Dividends unpaid.....	484 00	3,330 06	9,710 00	
Individual deposits subject to check.....	1,027,893 00	1,066,177 16	1,071,042 09	1,846,657 88
Demand certificates of deposit.....	330,352 19	260,640 61	149,920 58	256,015 74
Time certificates of deposit.....				
Certified checks.....	5,999 86	1,556 00	3,991 98	3,991 12
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	213,796 64	164,271 43	163,108 61	327,284 57
Due to state banks and bankers.....	464,054 14	497,605 11	535,158 33	746,960 25
Notes and bills rediscounted.....	92,000 00	78,967 50		
Bills payable.....			190,000 00	
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$3,465,177 42</b>	<b>\$3,371,670 91</b>	<b>\$3,412,004 68</b>	<b>\$4,011,895 30</b>

No. 2365.

## MERCHANTS AND MANUFACTURERS' NATIONAL BANK, DETROIT.

T. H. HINCHMAN, *President*; D. WHITNEY, JR., *Vice President*; H. L. O'BRIEN, *Cashier*;  
W. E. REILLY, *Assistant Cashier*.

DIRECTORS—T. H. Hinchman, H. K. White, W. H. Brace, Jerome Croul, H. M. Campbell, Charles  
Stinchfield, David Whitney, Jr., J. E. Book, H. L. O'Brien.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$1,778,396 84	\$1,521,976 24	\$1,337,111 81	\$1,112,801 27
Overdrafts, secured and unsecured .....	236 44	752 15	1,738 31	65 79
U. S. bonds to secure circulation .....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits .....				
U. S. bonds on hand .....				1,475 50
Stocks, securities, etc. ....				201,334 59
Due from approved reserve agents .....	280,285 91	110,602 20	137,101 28	32,255 02
Due from other national banks .....	48,716 80	42,813 80	28,898 91	
Due from state banks and bankers .....	39,775 74	64,902 28	36,377 47	60,276 38
Banking house, furniture and fixtures .....	3,450 00	3,450 00	3,450 00	3,450 00
Other real estate and mortgages owned .....	58,056 06	58,056 06	56,406 06	55,956 06
Current expenses and taxes paid .....				
Premiums on U. S. bonds .....	6,500 00	5,000 00	5,000 00	5,000 00
Checks and other cash items .....	2,172 23	699 50	1,647 41	1,028 06
Exchanges for clearing house .....	87,816 24	27,652 61	26,203 07	30,525 32
Bills of other banks .....	5,110 00	2,005 00	6,001 00	15,801 00
Fractional paper currency, nickels and cents .....	258 28	982 08	1,154 96	600 08
Specie .....	128,300 00	76,800 00	110,100 00	102,900 00
Legal tender notes .....	75,000 00	65,000 00	72,500 00	105,000 00
U. S. certificates of deposit for legal tenders .....				
Redemption fund with U. S. treasurer (5% of cir- culation) .....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund .....				
<b>Totals .....</b>	<b>\$2,505,844 64</b>	<b>\$2,032,890 87</b>	<b>\$1,875,954 28</b>	<b>\$1,831,717 01</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund .....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits .....	36,111 17	81,886 20	35,723 28	13,663 74
National bank notes outstanding .....	45,000 00	44,270 00	45,000 00	39,000 00
State bank notes outstanding .....				
Dividends unpaid .....				
Individual deposits subject to check .....	508,008 86	554,711 29	668,449 13	500,359 69
Demand certificates of deposit .....	82,615 17	50,252 17	49,945 98	63,073 26
Time certificates of deposit .....				
Certified checks .....	3,421 33	206 88		63 70
Cashier's checks outstanding .....	181 76	1,104 92	1,336 46	428 28
U. S. deposits .....				
Deposits of U. S. disbursing officers .....				
Due to other national banks .....	484,989 68	239,783 66	165,780 93	225,924 87
Due to state banks and bankers .....	575,617 18	410,675 75	309,768 55	389,802 47
Notes and bills rediscounted .....				
Bills payable .....	175,000 00	100,000 00		
Liabilities other than those above stated .....				
<b>Totals .....</b>	<b>\$2,505,844 64</b>	<b>\$2,032,890 87</b>	<b>\$1,875,954 28</b>	<b>\$1,831,717 01</b>

No. 3730.

## THE PRESTON NATIONAL BANK, DETROIT.

F. W. HAYES, *President*; A. E. F. WHITE, *Vice President*; J. P. GILMORE, *Cashier*.DIRECTORS—Jno. Canfield, W. R. Burt, W. D. Preston, T. W. Palmer, F. W. Hayes, C. A. Black,  
W. H. Elliott, J. E. Davis, J. D. Standish, A. E. F. White, A. L. Stephens.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$3,204,128 47	\$2,557,583 07	\$2,015,387 47	\$2,165,470 96
Overdrafts, secured and unsecured.....	4,026 71	2,296 24	4,417 02	132 43
U. S. bonds to secure circulation.....	1,000,000 00	1,000,000 00	1,000,000 00	1,000,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	196,325 60	185,185 95	\$20,271 70	\$51,947 22
Due from other national banks.....	136,780 84	95,568 41	92,506 55	102,394 97
Due from state banks and bankers.....	56,908 72	49,649 50	39,718 81	45,617 88
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....				
Premiums on U. S. bonds.....	145,000 00	125,000 00	122,500 00	122,500 00
Checks and other cash items.....	2,339 67	2,923 15	6,506 73	2,565 64
Exchanges for clearing house.....	25,287 87	32,198 59	121,206 77	74,314 68
Bills of other banks.....	5,610 00	13,550 00	21,590 00	34,900 00
Fractional paper currency, nickels and cents.....	336 65	213 27	719 08	996 28
Specie.....	78,482 50	86,915 00	77,507 50	115,217 50
Legal tender notes.....	71,000 00	70,000 00	78,500 00	90,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	45,000 00	45,000 00	45,000 00	45,000 00
Due from U. S. treasurer, other than 5% redemption fund.....	1,000 00		1,000 00	
<b>Totals.....</b>	<b>\$4,962,217 03</b>	<b>\$4,266,046 18</b>	<b>\$3,941,831 58</b>	<b>\$4,051,087 06</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00	\$1,000,000 00
Surplus fund.....	80,000 00	65,000 00	65,000 00	65,000 00
Undivided profits.....	36,748 79	21,577 59	25,265 63	89,154 17
National bank notes outstanding.....	900,000 00	900,000 00	894,700 00	900,000 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	1,068,071 72	767,309 27	708,151 77	810,080 70
Demand certificates of deposit.....	788,822 02	570,264 44	474,819 84	377,728 44
Time certificates of deposit.....				
Certified checks.....	8,008 75	5,483 29	11,930 44	10,000 26
Cashier's checks outstanding.....	32,799 00	12,885 24	54,832 04	13,861 79
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	596,246 61	502,561 68	247,934 40	445,185 77
Due to state banks and bankers.....	409,358 87	801,284 92	301,990 25	391,615 98
Notes and bills rediscounted.....	111,806 27	180,229 75	156,707 21	
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$4,962,217 03</b>	<b>\$4,266,046 18</b>	<b>\$3,941,831 58</b>	<b>\$4,051,087 06</b>

## REPORT OF THE COMMISSIONER OF

No. 3487.

## UNION NATIONAL BANK, DETROIT.

JNO. P. FISKE, *President*; AUGUST BABON, *Vice President*; JNO. B. PADBERG, *Cashier*.DIRECTORS—Thos. McGraw, F. D. Eatherly, E. W. Voight, P. A. Ducey, A. Raach, Jno. P. Fiske.  
H. A. Harmon, Chas. E. Swales, Henry Wunsch.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$678,615 16	\$612,045 29	\$522,217 97	\$490,728 17
Overdrafts, secured and unsecured.....	1,251 83	861 87	764 66	512 08
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	50,258 15	50,483 45	27,776 82	48,582 66
Due from other national banks.....	12,224 26	7,171 73	9,368 75	4,120 18
Due from state banks and bankers.....	7,794 68	6,686 29	7,122 07	2,707 65
Banking house, furniture and fixtures.....	3,000 00	2,000 00	3,000 00	3,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	5,833 56	240 00	3,896 20	
Premiums on U. S. bonds.....	6,500 00	4,500 00	4,500 00	4,500 00
Checks and other cash items.....	7,975 07	5,104 94	2,848 20	1,662 98
Exchanges for clearing house.....	10,831 94	15,804 66	8,654 37	12,831 01
Bills of other banks.....	2,764 00	9,200 00	16,951 00	12,293 00
Fractional paper currency, nickels and cents.....	157 22	124 40	140 17	136 44
Specie.....	46,252 20	42,014 53	27,193 40	52,457 65
Legal tender notes.....	19,923 00	18,266 00	22,707 00	25,509 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....			1,000 00	
<b>Totals</b> .....	<b>\$901,645 67</b>	<b>\$828,975 88</b>	<b>\$721,390 23</b>	<b>\$722,903 79</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund.....	31,000 00	31,000 00	31,000 00	31,000 00
Undivided profits.....	12,830 22	5,267 97	10,749 88	9,069 08
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	226,409 40	256,052 67	222,164 50	212,558 52
Demand certificates of deposit.....	208,437 16	177,453 00	147,517 32	154,243 21
Time certificates of deposit.....				
Certified checks.....	29,628 97	2,570 53	2,700 42	724 59
Cashier's checks outstanding.....	5,000 00			
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	7,828 62	4,227 32	1,346 15	32,716 22
Due to state banks and bankers.....	75,028 16	68,675 24	42,611 96	5,862 62
Notes and bills rediscounted.....	50,483 06	23,728 06	2,000 00	30,519 50
Bills payable.....			15,000 00	
Liabilities other than those above stated.....				
<b>Totals</b> .....	<b>\$901,645 67</b>	<b>\$828,975 88</b>	<b>\$721,390 23</b>	<b>\$722,903 79</b>

No. 2367.

## FIRST NATIONAL BANK, EATON RAPIDS.

A. J. BOWNE, *President*; A. C. DUTTON, *Vice President*; F. H. DeGOLIA, *Cashier*; A. OSBORN, *Assistant Cashier*.

DIRECTORS—S. M. Wilkins, A. Crawford, P. Leonard, A. C. Dutton, F. H. DeGolia, Dan'l Striker, A. J. Bowne.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$151,721 07	\$183,588 15	\$115,318 96	\$106,975 53
Overdrafts, secured and unsecured .....	772 30	107 05	674 41	627 96
U. S. to bonds secure circulation .....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits .....				
U. S. bonds on hand .....				
Stocks, securities, etc. ....				
Due from approved reserve agents .....	79 25	5,078 51	5,887 21	2,072 12
Due from other national banks .....	8,200 00		18 76	
Due from state banks and bankers .....	2,086 73			
Banking house, furniture and fixtures .....		8,200 00	8,200 00	8,200 00
Other real estate and mortgages owned .....				
Current expenses and taxes paid .....		88 97	1,419 98	2,478 04
Premiums on U. S. bonds .....	1,000 00	1,000 00	1,000 00	1,000 00
Checks and other cash items .....	227 49	169 72	137 83	99 96
Exchanges for clearing house .....				
Bills of other banks .....	40 00	40 00		5 00
Fractional paper currency, nickels and cents .....	50 55	59 61	72 33	102 89
Specie .....	4,470 90	4,911 80	3,708 35	3,846 70
Legal tender notes .....	4,014 00	7,748 00	2,809 00	3,290 00
U. S. certificates of deposit for legal tenders .....				
Redemption fund with U. S. treasurer (5% of circulation) .....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund .....				
<b>Totals .....</b>	<b>\$185,704 79</b>	<b>\$174,049 81</b>	<b>\$152,304 27</b>	<b>\$141,760 70</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits .....	9,272 27	5,223 00	7,141 08	9,816 67
National bank notes outstanding .....	11,250 00	11,250 00	11,250 00	11,250 00
State bank notes outstanding .....				
Dividends unpaid .....	60 12	2,531 21	1,981 21	106 21
Individual deposits subject to check .....	16,219 60	24,080 76	15,068 09	11,309 55
Demand certificates of deposit .....	66,983 20	52,569 92	40,498 59	36,986 64
Time certificates of deposit .....				
Certified checks .....				
Cashier's checks outstanding .....				
United States deposits .....				
Deposits of U. S. disbursing officers .....				
Due to other national banks .....	2,917 76	1,246 64	192 67	1,067 21
Due to state banks and bankers .....	466 84	247 78	422 68	635 42
Notes and bills rediscounted .....	18,560 00	16,900 00	15,750 00	10,069 00
Bills payable .....				
Liabilities other than those above stated .....				
<b>Totals .....</b>	<b>\$185,704 79</b>	<b>\$174,049 81</b>	<b>\$152,304 27</b>	<b>\$141,760 70</b>

## REPORT OF THE COMMISSIONER OF

No. 3761.

## FIRST NATIONAL BANK, ESCANABA.

FRANK H. VAN CLEVE, *President*; C. C. ROYCE, *Vice President*; B. LYMAN, *Cashier*.

DIRECTORS—Samuel Mitchell, C. H. Hall, F. H. Van Cleve, C. C. Royce, A. Maitland.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$339,080 40	\$167,242 66	\$167,690 67	\$147,532 72
Overdrafts, secured and unsecured.....		27 22		108 25
U. S. bonds to secure circulation.....	15,000 00	15,000 00	15,000 00	15,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	18,000 00	15,000 00	15,000 00	15,000 00
Due from approved reserve agents.....	6,849 77	59,977 59	25,566 49	72,797 42
Due from other national banks.....		6,921 48	2,278 88	2,960 06
Due from state banks and bankers.....	8,984 17		95 01	951 01
Banking house, furniture and fixtures.....	14,000 00	12,000 00	12,000 00	12,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	28 10	176 48	70 50	
Premiums on U. S. bonds.....	1,426 00	1,062 75	1,000 00	1,000 00
Checks and other cash items.....	1,890 61		5,890 08	5,738 18
Exchanges for clearing house.....				
Bills of other banks.....	4,288 00		13,404 00	10,406 00
Fractional paper currency, nickels and cents.....	153 66	56,068 95	88 22	158 41
Specie.....	26,226 00		32,497 00	34,471 00
Legal tender notes.....				
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	675 00	675 00	675 00	675 00
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$436,559 71</b>	<b>\$396,152 06</b>	<b>\$291,725 76</b>	<b>\$320,668 06</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	17,500 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	8,432 45	2,818 12	6,691 86	7,128 84
National bank notes outstanding.....	12,500 00	12,500 00	13,500 00	12,500 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	121,063 58	113,081 24	75,418 30	96,727 70
Demand certificates of deposit.....	215,287 80	187,051 87	125,640 80	125,548 18
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	191 66	201 85	449 54	5,522 86
Due to state banks and bankers.....	531 22		25 46	161 46
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$436,559 71</b>	<b>\$396,152 06</b>	<b>\$291,725 76</b>	<b>\$320,668 06</b>



No. 3561.

## FIRST NATIONAL BANK, FLINT.

DAVID S. FOX, *President*; WM. L. SMITH, *Vice President*; CHAS. S. BROWN, *Cashier*.

DIRECTORS—H. L. Pierson, L. J. Hitchcock, S. C. Randall, F. Dullam, Wm. Hamilton, Wm. L. Smith, Chas. S. Brown, B. Cotherin, D. S. Fox.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$492,410 19	\$456,551 15	\$395,465 67	\$376,417 17
Overdrafts, secured and unsecured .....	2,060 75	635 57	1,220 88	1,137 44
U. S. bonds to secure circulation .....	200,000 00	200,000 00	200,000 00	200,000 00
U. S. bonds to secure deposits .....				
U. S. bonds on hand .....				
Stocks, securities, etc. ....	58,878 24	47,924 13	55,100 76	61,990 58
Due from approved reserve agents .....	14,886 99	15,391 10	22,961 35	18,581 73
Due from other national banks .....			134 14	
Due from state banks and bankers .....	9,663 95	7,538 70	770 73	2,360 22
Banking house, furniture and fixtures .....	21,000 00	21,000 00	21,000 00	21,000 00
Other real estate and mortgages owned .....		9,163 51	9,523 51	9,532 51
Current expenses and taxes paid .....	8,142 01	1,011 16	7,043 74	12,217 23
Premiums on U. S. bonds .....	26,000 00	25,500 00	25,000 00	25,000 00
Checks and other cash items .....	1,788 95			
Exchanges for clearing house .....		955 12	683 56	504 63
Bills of other banks .....	60 00	150 00	554 00	666 00
Fractional paper currency, nickels and cents .....	285 85	50 37	76 43	271 05
Specie .....	16,355 50	22,080 00	27,856 00	11,076 00
Legal tender notes .....	12,500 00	12,200 00	10,000 00	15,775 00
U. S. certificates of deposit for legal tenders .....				
Redemption fund with U. S. treasurer (5% of circulation) .....	9,000 00	9,000 00	9,000 00	9,000 00
Due from U. S. treasurer, other than 5% redemption fund .....				
<b>Totals</b> .....	<b>\$673,080 48</b>	<b>\$630,139 81</b>	<b>\$785,868 75</b>	<b>\$767,419 56</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund .....	13,000 00	14,000 00	14,000 00	14,000 00
Undivided profits .....	17,768 08	1,887 86	9,408 28	15,914 57
National bank notes outstanding .....	180,000 00	180,000 00	180,000 00	180,000 00
State bank notes outstanding .....				
Dividends unpaid .....		3,668 00	180 00	
Individual deposits subject to check .....	69,667 99	45,853 38	57,996 51	54,957 54
Demand certificates of deposit .....	8,112 35	5,464 57	3,069 59	4,784 08
Time certificates of deposit .....	378,790 11	361,496 99	313,962 29	294,988 66
Sundry deposits .....	2,551 55	5,696 20	4,244 81	
Cashier's checks outstanding .....				
U. S. deposits .....				
Deposits of U. S. disbursing officers .....				
Due to other national banks .....	969 63			1,136 40
Due to state banks and bankers .....	8,152 77	12,079 40	8,089 27	1,639 31
Notes and bills rediscounted .....				
Bills payable .....				
Liabilities other than those above stated .....				
<b>Totals</b> .....	<b>\$673,080 48</b>	<b>\$630,139 81</b>	<b>\$785,868 75</b>	<b>\$767,419 56</b>

No. 4578.

## THE NATIONAL BANK OF GRAND HAVEN, GRAND HAVEN.

DWIGHT CUTLER, *President*; NELSON R. HOWLETT, *Vice President*; GEORGE STICKNEY, *Cashier*.

DIRECTORS—Dwight Cutler, Wm. Savidge, Dwight Cutler, Jr., Chas. E. Wyman, G. W. A. Smith, Geo. A. Farr, N. R. Howlett, Sherman H. Boyce, Geo. Stickney.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$364,486 10	\$326,262 82	\$381,576 72	\$311,821 14
Overdrafts, secured and unsecured .....	2,859 80	2,616 46	1,207 64	91 79
U. S. bonds to secure circulation.....	25,000 00	25,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits .....				
U. S. bonds on hand .....				
Stocks, securities, etc. ....				
Due from approved reserve agents.....	19,184 44	71,209 42	80,978 27	40,284 71
Due from other national banks.....	1,709 82	14,022 31	4,908 70	4,683 92
Due from state banks and bankers .....	886 68	2,166 95	2,041 83	1,042 81
Banking house, furniture and fixtures.....	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate and mortgages owned .....				
Current expenses and taxes paid .....	3,213 64	112 50	2,539 04	3,902 57
Premiums on U. S. bonds.....	3,250 00	2,250 00	4,875 00	4,875 00
Checks and other cash items.....	1,312 06	43 60	1,040 94	614 73
Exchanges for clearing house .....				
Bills of other banks .....	7,838 00	6,048 00	3,222 00	6,709 00
Fractional paper currency, nickels and cents.....	188 74	26 44	287 79	297 42
Specie.....	7,110 80	10,060 45	14,422 80	10,943 90
Legal tender notes .....	15,000 00	20,000 00	15,000 00	15,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,125 00	1,125 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund .....		1,000 00		
<b>Totals.....</b>	<b>\$445,069 07</b>	<b>\$486,438 95</b>	<b>\$467,975 73</b>	<b>\$455,605 69</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	4,500 00	4,500 00	4,500 00	4,500 00
Undivided profits .....	3,705 72	6,762 86	10,915 69	15,068 57
National bank notes outstanding .....	22,500 00	22,500 00	27,550 00	43,500 00
State bank notes outstanding .....				
Dividends unpaid.....				
Individual deposits subject to check .....	107,044 87	161,782 19	149,592 56	132,790 90
Demand certificates of deposit .....	167,060 89	173,945 64	165,117 48	159,590 58
Time certificates of deposit .....				
Certified checks.....				
Cashier's checks outstanding .....				
U. S. deposits .....				
Deposits of U. S. disbursing officers .....				
Due to other national banks .....				285 84
Due to state banks and bankers.....				
Notes and bills rediscounted.....	35,257 59	16,948 26		
Bills payable.....				
Liabilities other than those above stated .....				
<b>Totals.....</b>	<b>\$445,069 07</b>	<b>\$486,438 95</b>	<b>\$467,975 73</b>	<b>\$455,605 69</b>

No. 2611.

## FOURTH NATIONAL BANK, GRAND RAPIDS.

D. A. BLODGETT, *President*; G. W. GAY, *Vice President*; WM. H. ANDERSON, *Cashier*;  
JNO. A. SEYMOUR, *Assistant Cashier*.

DIRECTORS—A. J. BOWNE, D. A. Blodgett, W. H. Anderson, Wm. Sears, G. W. Gay, S. M. Lemon,  
G. K. Johnson, A. D. Rathbone, C. Bertsch, N. A. Fletcher, John W. Blodgett.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$1,141,471 93	\$980,813 85	\$774,622 17	\$797,999 12
Overdrafts, secured and unsecured.....	8,313 69	1,343 72	1,107 56	184 50
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	8,222 35	7,759 48	32,159 45	27,043 18
Due from approved reserve agents.....	41,904 08	89,704 78	52,259 80	147,305 21
Due from other national banks.....	13,136 86	14,157 02	22,716 35	21,593 78
Due from state banks and bankers.....	16,584 64	14,086 90	5,302 46	5,312 85
Banking house, furniture and fixtures.....	4,498 83	4,373 83	4,789 38	4,744 13
Other real estate and mortgages owned.....	52,996 61	10,476 61	6,778 84	5,785 84
Current expenses and taxes paid.....	6,431 08	125 18	5,258 07	10,895 71
Premiums on U. S. bonds.....	7,500 00	5,500 00	5,500 00	5,500 00
Checks and other cash items.....	253 24	130 56	2,332 56	755 02
Exchanges for clearing house.....	14,524 14	10,651 84	10,535 61	13,614 81
Bills of other banks.....		7,825 00	13,330 00	9,320 00
Fractional paper currency, nickels and cents.....	8,277 29	2,707 66	3,210 87	2,425 06
Specie.....	40,836 85	40,923 65	57,063 20	55,446 25
Legal tender notes.....	25,000 00	20,000 00	37,000 00	32,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$1,443,211 14</b>	<b>\$1,261,465 08</b>	<b>\$1,086,175 80</b>	<b>\$1,202,108 96</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$300,000 00	\$300,000 00	\$300,000 00	\$300,000 00
Surplus fund.....	25,000 00	25,000 00	22,000 00	22,000 00
Undivided profits.....	21,912 68	4,815 86	10,939 28	20,845 80
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	296,159 25	344,504 78	264,851 25	255,590 16
Demand certificates of deposit.....	435,065 88	333,062 53	267,316 33	319,462 17
Time certificates of deposit.....				
Certified checks.....	220 17	488 56	2,136 17	350 00
Cashier's checks outstanding.....			150 00	
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	13,498 04	11,898 32	7,029 58	11,930 00
Due to state banks and bankers.....	208,360 07	126,695 45	160,758 24	221,490 83
Notes and bills rediscounted.....				
Bills payable.....		67,500 00		
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$1,443,211 14</b>	<b>\$1,261,465 08</b>	<b>\$1,086,175 80</b>	<b>\$1,202,108 96</b>

No. 3488.

## FIFTH NATIONAL BANK, GRAND RAPIDS.

J. E. EARLE, *President*; J. H. BONNELL, *1st Vice President*; T. W. STRAHAN, *2d Vice President*;  
W. H. FOWLER, *Cashier*.

DIRECTORS—J. E. Earle, J. H. Bonnell, T. W. Strahan, C. H. Chick, H. Weiden, A. V. Mann, E. S. Pierce,  
A. G. Hodenpyl, R. D. Graham.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 8.	Report of Dec. 19.
Loans and discounts.....	\$288,378 42	\$245,898 84	\$199,399 99	\$216,758 64
Overdrafts, secured and unsecured.....	424 87	98 74	53 09	372 84
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	549 01	549 01	4,549 01	7,049 01
Due from approved reserve agents.....	15,785 83	11,901 48	19,397 69	9,905 10
Due from other national banks.....	8,375 29	25 00		
Due from state banks and bankers.....		1,758 84	2,004 34	2,094 84
Banking house, furniture and fixtures.....	3,000 95	3,000 95	3,000 95	3,000 95
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	2,455 48	811 83	1,785 27	
Premiums on U. S. bonds.....				
Checks and other cash items.....	3,817 72	528 83	374 81	651 07
Exchanges for clearing house.....	7,540 64	532 48	722 89	553 49
Bills of other banks.....	10,706 00	17,536 00	22,618 00	13,433 00
Fractional paper currency, nickels and cents.....	230 86	238 86	390 71	554 97
Specie.....	23,501 60	23,030 40	26,108 25	16,198 70
Legal tender notes.....	1,000 00	1,500 00	3,300 00	600 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$385,931 17</b>	<b>\$388,042 22</b>	<b>\$310,664 90</b>	<b>\$296,292 61</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	7,684 97	5,274 49	7,340 09	6,760 38
National bank notes outstanding.....	20,980 00	22,500 00	22,500 00	21,809 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	118,472 90	101,682 67	91,491 09	80,558 49
Demand certificates of deposit.....	128,818 30	98,585 06	79,833 72	77,178 74
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$385,931 17</b>	<b>\$388,042 22</b>	<b>\$310,664 90</b>	<b>\$296,292 61</b>

No. 2460.

## GRAND RAPIDS NATIONAL BANK, GRAND RAPIDS.

EROS PUTMAN, *President*; JOHN E. PROK, *Vice President*; F. M. DAVIS, *Cashier*; J. L. BENJAMIN, *Assistant Cashier*.

DIRECTORS—Sam'l Sears, Jno. E. Peck, S. F. Godfrey, G. H. Long, C. S. Haseltine, W. G. Herpolsheimer, M. J. Clark, D. H. Waters, E. F. Uhl, E. Putman, J. Houseman, Julius Berkey, J. Boyd Pantlind.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$1,818,895 70	\$1,249,631 63	\$1,028,102 96	\$1,012,217 05
Overdrafts, secured and unsecured.....	7,339 81	11,588 44	4,080 67	2,268 88
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....			68,570 00	59,500 00
Stocks, securities, etc.....				
Due from approved reserve agents.....	193,938 57	180,797 18	107,194 00	224,984 39
Due from other national banks.....	9,910 82	10,647 81	9,286 22	17,361 78
Due from state banks and bankers.....	3,615 66	4,573 07	3,961 95	5,403 26
Banking house, furniture and fixtures.....	7,800 00	7,000 00	7,000 00	
Other real estate and mortgages owned.....	26,399 17	26,399 17	26,399 17	33,899 17
Current expenses and taxes paid.....	6,890 46	609 47	5,591 81	
Premiums on U. S. bonds.....	2,500 00	2,500 00	2,500 00	2,500 00
Checks and other cash items.....	1,802 43	1,415 90	2,840 27	
Exchanges for clearing house.....	10,567 42	7,301 25	3,237 99	
Bills of other banks.....	36,806 00	30,070 00	21,440 00	145,628 15
Fractional paper currency, nickels and cents.....	309 82	208 58	189 16	
Specie.....	59,670 00	44,070 00	80,524 00	
Legal tender notes.....	21,440 00	26,700 00	61,505 00	
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....	1,000 00	8,266 00		6,685 00
<b>Totals.....</b>	<b>\$1,761,472 86</b>	<b>\$1,618,918 13</b>	<b>\$1,484,657 22</b>	<b>\$1,562,147 18</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits.....	93,214 27	74,328 55	96,413 70	86,837 16
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	43,700 00
State bank notes outstanding.....				
Dividends unpaid.....	174 00	6,134 00	194 00	194 00
Individual deposits subject to check.....	437,358 04	375,382 20	296,972 66	
Demand certificates of deposit.....	378,261 87	339,687 02	321,818 39	
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				831,865 97
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	94,917 48	45,339 67	14,397 46	
Due to state banks and bankers.....	112,582 20	78,146 69	77,861 01	
Notes and bills rediscounted.....		50,000 00	42,000 00	
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$1,761,472 86</b>	<b>\$1,618,918 13</b>	<b>\$1,484,657 22</b>	<b>\$1,562,147 18</b>

No. 3293.

## NATIONAL CITY BANK, GRAND RAPIDS.

THOS. D. GILBERT, *President*; GEO. G. BRIGGS, *Vice President*; J. FREDERIO BAARS, *Cashier*;  
E. H. HUNT, *Assistant Cashier*.

DIRECTORS—T. D. Gilbert, R. C. Luce, G. G. Briggs, T. Stewart White, N. L. Avery, L. D. Putnam, Jno.  
C. Fitz Gerald, C. Morton, P. C. Fuller, T. J. O'Brien, D. M. Amberg, J. F. Baars, E. H. Hunt.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$1,808,327 81	\$1,212,329 06	\$971,353 57	\$914,715 44
Overdrafts, secured and unsecured	2,123 50	1,044 50	850 69	1,539 74
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand	2,200 00	2,200 00	2,200 00	2,200 00
Stocks, securities, etc.	17,502 54	17,502 54	78,550 00	94,538 16
Due from approved reserve agents	90,553 47	65,151 64	241,272 91	205,508 79
Due from other national banks	4,481 52	4,519 20	7,487 49	3,548 83
Due from state banks and bankers	40,711 62	52,345 07	66,580 10	31,985 33
Banking house, furniture and fixtures	52,300 00	52,300 00	52,300 00	52,300 00
Other real estate and mortgages owned	840 40	840 40	840 40	8,106 36
Current expenses and taxes paid	6,159 88	80 28	4,668 74	8,571 26
Premiums on U. S. bonds	14,000 00	10,000 00	10,000 00	10,000 00
Checks and other cash items	2,856 61	1,834 02	4,293 71	2,195 24
Exchanges for clearing house	7,839 19	4,568 35	6,493 36	20,138 92
Bills of other banks	29,895 00	33,792 00	25,248 00	36,120 00
Fractional paper currency, nickels and cents	600 00	750 00	600 00	200 00
Specie	105,878 32	107,840 62	122,555 34	123,380 17
Legal tender notes	24,000 00	27,000 00	22,000 00	43,000 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of circulation)	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund				
<b>Totals</b>	<b>\$1,812,498 86</b>	<b>\$1,697,367 68</b>	<b>\$1,721,302 31</b>	<b>\$1,650,342 04</b>
<b>Liabilities.</b>				
Capital stock paid in	\$500,000 00	\$500,000 00	\$500,000 00	\$500,000 00
Surplus fund	80,000 00	85,000 00	85,000 00	85,000 00
Undivided profits	41,810 64	16,670 87	28,908 44	42,302 26
National bank notes outstanding	45,000 00	43,900 00	45,000 00	44,520 00
State bank notes outstanding				
Dividends unpaid	400 00	4,488 00	680 00	20 00
Individual deposits subject to check	350,255 88	308,870 82	333,450 80	324,520 04
Demand certificates of deposit	727,455 31	685,380 78	604,458 08	610,473 00
Time certificates of deposit				
Certified checks	2,750 12	201 38	4,646 87	975 09
Cashier's checks outstanding				
United States deposits	36,809 98	37,768 86	48,449 44	41,634 86
Deposits of U. S. disbursing officers	2,870 80	1,818 14	6,567 87	6,806 46
Due to other national banks	2,008 49	5,702 99	1,598 96	433 55
Due to State banks and bankers	3,108 19	8,025 84	63,043 83	2,561 76
Notes and bills rediscounted	20,000 00			
Bills payable				
Liabilities other than those above stated				
<b>Totals</b>	<b>\$1,812,498 86</b>	<b>\$1,697,367 68</b>	<b>\$1,721,302 31</b>	<b>\$1,650,342 04</b>

No. 2890.

## OLD NATIONAL BANK, GRAND RAPIDS.

M. L. SWEET, *President*; JAMES M. BARNETT, *Vice President*; HARVEY J. HOLLISTER, *Cashier*;  
CLAY H. HOLLISTER, *Assistant Cashier*.

DIRECTORS—M. L. Sweet, James M. Barnett, Williard Barnhart, Jacob Cummer, Jos. H. Martin, W. R. Shelby, W. O. Hughart, F. Loettgert, L. E. Hawkins, L. H. Withey, E. Crofton Fox, Geo. C. Pierce, H. J. Hollister.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts .....	\$2,398,957 80	\$2,182,946 46	\$1,788,958 43	\$1,807,973 44
Overdrafts, secured and unsecured .....	16,077 47	8,416 97	2,337 70	7,552 07
U. S. bonds to secure circulation .....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits .....			22,000 00	
U. S. bonds on hand .....				40,000 00
Stocks, securities, etc. ....	13,900 00	3,900 00		
Due from approved reserve agents .....	102,553 99	242,461 95	176,083 85	260,409 40
Due from other national banks .....	25,302 18	34,384 34	26,782 24	21,478 02
Due from state banks and bankers .....	16,325 24	17,385 74	23,162 35	21,148 42
Banking house, furniture and fixtures .....	13,000 64	12,750 64	12,750 64	12,790 64
Other real estate and mortgages owned .....	81,481 98	16,481 98	16,200 00	16,200 00
Current expenses and taxes paid .....	8,001 74	577 56	6,472 78	
Premiums on U. S. bonds .....	7,000 00	6,000 00	6,000 00	6,000 00
Checks and other cash items .....	4,049 73	9,988 99	8,181 23	5,187 44
Exchanges for clearing houses .....	12,564 15	21,640 74	11,082 57	10,806 03
Bills of other banks .....	89,354 00	65,868 00	28,000 00	8,000 00
Fractional paper currency, nickels and cents .....	172 02	217 28	304 29	38 95
Specie .....	118,089 19	110,567 24	131,154 23	153,931 82
Legal tender notes .....		20,000 00	82,001 00	8,000 00
U. S. certificates of deposit for legal tenders .....				16,160 00
Redemption fund with U. S. treasurer (5% of cir- culation) .....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemp- tion fund .....	5,000 00	6,000 00		4,000 00
<b>Totals .....</b>	<b>\$2,909,030 12</b>	<b>\$2,807,232 89</b>	<b>\$2,400,620 81</b>	<b>\$2,451,675 23</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$800,000 00	\$800,000 00	\$800,000 00	\$800,000 00
Surplus fund .....	140,800 00	145,000 00	145,000 00	145,000 00
Undivided profits .....	104,204 20	43,337 75	59,587 12	69,069 55
National bank notes outstanding .....	41,230 00	41,000 00	44,500 00	44,580 00
State bank notes outstanding .....				
Dividends unpaid .....	290 00	2,732 00	272 00	252 00
Individual deposits subject to check .....	468,484 88	574,221 68	486,541 29	457,982 46
Demand certificates of deposit .....	1,137,894 80	997,397 13	782,662 98	808,618 27
Time certificates of deposit .....				
Certified checks .....	1,235 97	1,575 11	1,139 65	325 69
Cashier's checks outstanding .....				
U. S. deposits .....				
Deposits of U. S. disbursing officers .....				
Due to other national banks .....	1,157 51	10,260 50	14,634 13	24,375 23
Due to state banks and bankers .....	181,542 81	92,485 36	55,450 25	126,020 93
Notes and bills rediscounted .....	38,000 00	96,173 39	11,843 40	
Bills payable .....				
Liabilities other than those above stated .....				
<b>Totals .....</b>	<b>\$2,909,030 12</b>	<b>\$2,807,232 89</b>	<b>\$2,400,620 81</b>	<b>\$2,451,675 23</b>

No. 2143.

## FIRST NATIONAL BANK OF HANCOCK, HANCOCK.

WM. HARRY, *President*; PETER RUPPE, *Vice President*; WM. CONDON, *Cashier*.

DIRECTORS—P. Ruppe, J. A. Closs, Wm. Condon, Wm. Harry, Sam'l B. Harris, F. A. Douglass, Orrin W. Robinson.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$557,327 44	\$549,643 94	\$513,999 91	\$508,088 19
Overdrafts, secured and unsecured .....	3,173 83	785 21	1,805 57	448 24
U. S. bonds to secure circulation .....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits .....				
U. S. bonds on hand .....				
Stocks, securities, etc. ....	10,102 00	9,251 00	6,150 50	6,150 50
Due from approved reserve agents .....	154,620 16	139,843 76	98,899 79	101,774 57
Due from other national banks .....	3,195 70	7,314 30	5,171 53	1,977 19
Due from state banks and bankers .....	10,293 61	5,557 13	3,728 25	10,910 54
Banking house, furniture and fixtures .....	24,244 55	24,244 55	24,244 55	24,244 55
Other real estate and mortgages owned .....	5,000 00	5,000 00	5,000 00	5,000 00
Current expenses and taxes paid .....	7,674 03	2,063 17	5,781 83	232 85
Premiums on U. S. bonds .....	7,500 00	7,000 00	7,000 00	7,000 00
Checks and other cash items .....	163 82	98 46	360 10	358 30
Exchanges for clearing house .....				
Bills of other banks .....	5,268 00	10,036 00	5,870 00	4,230 00
Fractional paper currency, nickels and cents .....	325 51	202 02	275 53	235 13
Specie .....	29,323 63	43,372 34	34,123 13	32,167 65
Legal tender notes .....	24,360 00	40,540 00	13,730 00	14,680 00
U. S. certificates of deposit for legal tenders .....				
Redemption fund with U. S. treasurer (5% of circulation) .....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund .....	2,000 00	500 00		890 00
<b>Totals .....</b>	<b>\$903,449 43</b>	<b>\$908,250 88</b>	<b>\$777,891 22</b>	<b>\$771,058 26</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Surplus fund .....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits .....	25,991 97	15,772 30	22,022 85	13,859 13
National bank notes outstanding .....	45,000 00	45,000 00	45,000 00	45,000 00
State bank notes outstanding .....				
Dividends unpaid .....	250 00	300 00	300 00	500 00
Individual deposits subject to check .....	571,414 05	561,840 84	431,501 10	410,310 64
Demand certificates of deposit .....	7,913 00	3,452 12	4,849 58	4,239 50
Time certificates of deposit .....				
Certified checks .....				
Cashier's checks outstanding .....				
U. S. deposits .....				
Deposits of U. S. disbursing officers .....				
Due to other national banks .....	466 84	1,735 01	690 92	3,753 11
Due to state banks and bankers .....	1,413 57	447 61	336 77	600 88
Notes and bills rediscounted .....				
Bills payable .....		25,000 00	23,200 00	43,200 00
Liabilities other than those above stated .....				
<b>Totals .....</b>	<b>\$903,449 43</b>	<b>\$908,250 88</b>	<b>\$777,891 22</b>	<b>\$771,058 26</b>



No. 1745.

## HASTINGS NATIONAL BANK, HASTINGS.

A. J. BOWNE, *President*; DAN'L STRIKER, *Vice President*; W. D. HAYES, *Cashier*.

DIRECTORS—Dan'l Striker, F. D. Pratt, W. D. Hayes, J. F. Goodyear, A. J. Bowne.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$256,616 52	\$232,634 35	\$185,448 16	\$178,417 13
Overdrafts, secured and unsecured.....	1,191 05	512 32	452 72	1,896 80
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	534 50	7,252 94	29,282 94	29,282 94
Due from approved reserve agents.....	15,213 29	10,647 54	10,604 88	12,531 30
Due from other national banks.....	198 87	40 00	727 75	644 00
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	17,500 00	17,500 00	17,500 00	17,500 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,538 04	9 83	1,491 43	
Premiums on U. S. bonds.....				
Checks and other cash items.....	48 62	77 59	987 09	
Exchanges for clearing house.....				
Bills of other banks.....		300 00	215 00	225 00
Fractional paper currency, nickels and cents.....	86 51	44 23	152 18	74 04
Specie.....	10,468 05	10,400 68	9,087 20	10,867 85
Legal tender notes.....	7,393 00	1,505 00	3,246 00	1,871 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$336,546 45</b>	<b>\$309,079 85</b>	<b>\$235,270 36</b>	<b>\$273,294 06</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	5,000 00	5,000 00	5,000 00	5,000 00
Undivided profits.....	5,825 96	5,950 47	7,776 15	7,169 87
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	60,084 71	45,001 83	41,781 73	45,710 37
Demand certificates of deposit.....	133,425 78	112,628 05	97,112 48	89,914 13
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....	10,000 00	20,000 00	11,100 00	
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$336,546 45</b>	<b>\$309,079 85</b>	<b>\$235,270 36</b>	<b>\$273,294 06</b>

## REPORT OF THE COMMISSIONER OF

No. 168.

## FIRST NATIONAL BANK, HILLSDALE.

F. M. STEWART, *President*; C. F. STEWART, *Cashier*; F. W. PRENTICE, *Assistant Cashier*.

DIRECTORS—H. B. Waldron, C. H. Winchester, C. E. Lawrence, W. A. Waldron, F. M. Stewart.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$565,921 65	\$408,586 29	\$353,777 50	\$318,828 58
Overdrafts, secured and unsecured.....	5,318 65	1,696 15	3,041 25	2,084 20
U. S. bonds to secure circulation.....	13,750 00	13,750 00	13,750 00	13,750 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....	28,750 00	28,750 00	28,750 00	28,750 00
Stocks, securities, etc.....	45,796 72	27,534 70	73,792 35	72,455 67
Due from approved reserve agents.....	14,911 45	38,609 92	14,919 11	25,151 89
Due from other national banks.....				
Due from state banks and bankers.....	75 60	982 68		
Banking house, furniture and fixtures.....	5,500 00	5,500 00	5,500 00	5,500 00
Other real estate and mortgages owned.....	2,598 22	2,869 14	2,881 14	2,878 89
Current expenses and taxes paid.....	1,517 71	81 88	1,223 35	
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,622 60	22 68	608 53	1,401 57
Exchanges for clearing house.....				
Bills of other banks.....	6,197 00	8,700 00	7,140 00	6,880 00
Fractional paper currency, nickels and cents.....	9 56	318 18	6 18	9 01
Specie.....	25,634 50	36,635 50	25,860 50	25,502 40
Legal tender notes.....	8,506 00	13,100 00	8,540 00	4,331 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	618 75	618 75	618 75	618 75
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$606,918 31</b>	<b>\$539,675 87</b>	<b>\$537,407 72</b>	<b>\$505,531 95</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$55,000 00	\$55,000 00	\$55,000 00	\$55,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 00	30,000 00
Undivided profits.....	37,857 77	81,632 03	30,169 73	30,160 35
National bank notes outstanding.....	12,375 00	12,175 00	12,375 00	12,075 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	118,219 72	105,426 18	90,751 15	82,764 08
Demand certificates of deposit.....	418,923 77	353,649 36	319,165 12	293,167 10
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	42 05			
Due to state banks and bankers.....			6 72	385 47
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....		1,792 80		
<b>Totals.....</b>	<b>\$606,918 31</b>	<b>\$539,675 87</b>	<b>\$537,407 72</b>	<b>\$505,531 95</b>

No. 3334.

## THE NATIONAL BANK OF HOUGHTON, HOUGHTON.

Z. W. WRIGHT, *President*; JAS. H. SEAGER, *Vice President*; J. B. STURGIS, *Cashier*; J. H. RICE, *Assistant Cashier*.

DIRECTORS—Jas. B. Sturgis, R. R. Goodell, Jno. Daniell, Jas. H. Seager, Z. W. Wright.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$717,946 02	\$688,427 74	\$659,215 40	\$662,528 95
Overdrafts, secured and unsecured.....	6,287 81	7,239 90	6,579 50	6,972 46
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	286,922 46	247,467 18	178,254 29	175,096 45
Due from other national banks.....	15,946 25	6,979 46	1,165 98	1,863 96
Due from state banks and bankers.....	15,238 14	2,567 85	5,958 76	4,868 57
Banking houses, furniture and fixtures.....	43,720 02	43,759 54	43,759 54	43,759 54
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	7,086 08	89 08	5,317 15	
Premiums on U. S. bonds.....	7,500 00	6,500 00	6,500 00	6,500 00
Checks and other cash items.....	2,028 11	3,354 84	3,305 71	2,950 41
Exchanges for clearing house.....				
Bills of other banks.....	9,241 00	18,810 00	12,540 00	21,020 00
Fractional paper currency, nickels and cents.....	363 39	277 91	222 75	222 90
Specie.....	64,053 00	75,179 10	76,193 55	73,421 20
Legal tender notes.....	57,240 00	67,667 00	49,789 00	51,852 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....		1,220 00		
<b>Totals.....</b>	<b>\$1,235,834 23</b>	<b>\$1,216,239 05</b>	<b>\$1,101,002 58</b>	<b>\$1,101,805 43</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits.....	13,182 01	3,667 51	7,971 17	11,787 97
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
State bank notes outstanding.....				
Dividends unpaid.....		845 00		
Individual deposits subject to check.....	921,747 91	907,906 82	785,252 19	804,448 07
Demand certificates of deposit.....	25,644 26	26,516 18	26,739 62	
Time certificates of deposit.....				
Certified checks.....	202 50		500 00	
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	2,572 27	1,886 64	5,148 99	11,302 98
Due to state banks and bankers.....	1,436 28	5,916 95	5,390 61	4,416 58
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$1,235,834 23</b>	<b>\$1,216,239 05</b>	<b>\$1,101,002 58</b>	<b>\$1,101,805 43</b>

## REPORT OF THE COMMISSIONER OF

No. 275.

## FIRST NATIONAL BANK, IONIA.

VERNON H. SMITH, *President*; WALTER YEOMANS, *Vice President*; F. A. SESSIONS, *Cashier*.

DIRECTORS—S. A. Yeomans, V. H. Smith, Geo. Gundrum, J. T. Webber, Walter Yeomans, C. J. Ramsey, O. S. Tower, T. B. Preston, F. A. Sessions.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$303,562 69	\$181,987 37	\$396,439 58	\$370,815 83
Overdrafts, secured and unsecured.....	8,750 78	4,873 29	4,549 78	770 31
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	2,175 00	2,675 00	2,675 00	2,675 00
Due from approved reserve agents.....	\$1,089 12	25,818 66	32,799 15	11,095 02
Due from other national banks.....	591 40	871 06	371 06	
Due from State banks and bankers.....		16 47		
Banking house, furniture and fixtures.....	8,800 00	8,800 00	8,800 00	8,800 00
Other real estate and mortgages owned.....	28,495 01	29,945 01	30,570 01	30,470 01
Current expenses and taxes paid.....	2,003 44	272 99	1,526 95	2,589 90
Premiums on U. S. bonds.....				
Checks and other cash items.....	394 67	2,438 49	4,555 77	3,787 71
Exchanges for clearing house.....				
Bills of other banks.....	375 00	55 00	270 00	995 00
Fractional paper currency, nickels and cents.....	72 71	142 73	94 18	33 07
Specie.....	25,838 80	17,752 00	13,343 19	16,455 00
Legal tender notes.....	8,928 00	3,779 00	4,062 00	6,404 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
Totals.....	\$641,770 62	\$603,272 07	\$525,966 52	\$480,845 55
Liabilities.				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	11,567 01	7,389 83	10,637 54	13,579 18
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,200 00
State bank notes outstanding.....				
Dividends unpaid.....		524 00		
Individual deposits subject to check.....	56,841 16	47,097 09	57,560 82	54,977 18
Demand certificates of deposit.....	418,276 74	334,068 08	238,280 01	212,255 47
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....	511 13	20 85	95 17	41 18
Notes and bills rediscounted.....	12,074 58	71,673 27	76,903 28	57,762 84
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$641,770 62	\$603,272 07	\$525,966 52	\$480,845 55

No. 3806.

## FIRST NATIONAL BANK, IRON MOUNTAIN.

JOHN R. WOOD, *President*; JNO. PERKINS, *Vice President*; M. A. NORTHPROP, *Cashier*.

DIRECTORS—W. S. Laing, J. D. Cameron, J. Perkins, J. R. Wood, J. A. Crowell, M. A. Northrop.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$324,213 51	\$186,721 01	\$188,560 50	\$124,379 91
Overdrafts, secured and unsecured .....	2,296 27	3,796 87	2,966 73	782 12
U. S. bonds to secure circulation .....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits .....				
U. S. bonds on hand .....	300 00	300 00	5,950 00	7,215 00
Stocks, securities, etc. ....	32,662 16	8,273 99	5,824 69	7,837 89
Due from approved reserve agents .....	77			445 79
Due from other national banks .....				
Due from state banks and bankers .....	4,635 09	1,455 74	1,571 14	573 94
Banking house, furniture and fixtures .....	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate and mortgages owned .....	524 10	499 10	499 10	509 10
Current expenses and taxes paid .....	125 22	41 36	3 09	
Premiums on U. S. bonds .....				
Checks and other cash items .....	5,072 53	2,638 27	1,026 14	361 98
Exchanges for clearing house .....	-			
Bills of other banks .....				
Fractional paper currency, nickels and cents .....	95 51	116 48	126 28	164 10
Specie .....	11,385 00	10,880 00	4,087 00	7,238 00
Legal tender notes .....	10,052 00	3,016 00	2,000 00	2,700 00
U. S. certificates of deposit for legal tenders .....				
Redemption fund with U. S. treasurer (½ of cir- culation) .....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than ½ redemp- tion fund .....				
<b>Totals .....</b>	<b>\$314,425 06</b>	<b>\$240,300 22</b>	<b>\$186,617 17</b>	<b>\$175,285 33</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	12,000 00	12,000 00	12,000 00	12,000 00
Undivided profits .....	12,087 51	13,737 71	13,828 29	13,841 07
National bank notes outstanding .....	11,250 00	10,750 00	11,250 00	11,050 00
State bank notes outstanding .....				
Dividends unpaid .....				
Individual deposits subject to check .....	197,356 77		72,412 06	56,845 14
Demand certificates of deposit .....	28,530 99		16,928 87	14,521 27
Time certificates of deposit .....		149,240 12		
Certified checks .....				
Cashier's checks outstanding .....				
U. S. deposits .....				
Deposits of U. S. disbursing officers .....				
Due to other national banks .....	857 81	2,325 27	1,151 52	281 25
Due to state banks and bankers .....	42 53	17 07	631 85	485 69
Notes and bills rediscounted .....	2,380 06	2,830 06	7,419 58	16,810 91
Bills payable .....				
Liabilities other than those above stated .....				
<b>Totals .....</b>	<b>\$314,425 06</b>	<b>\$240,300 22</b>	<b>\$186,617 17</b>	<b>\$175,285 33</b>

## REPORT OF THE COMMISSIONER OF

No. 3971.

## FIRST NATIONAL BANK, IRONWOOD.

E. D. NELSON, *President*; N. B. ROSCOILA, *Vice President*; H. F. JAHN, *Cashier*.

DIRECTORS—E. D. Nelson, F. G. Bigelow, H. B. Sturtevant, N. B. Roscoila, Chas. O. Forslund.

Resources.	Report of May 4.	Report of July 12.*	Report of Oct. 3.*	Report of Dec. 19.
Loans and discounts	\$169,898 29			\$63,602 07
Overdrafts, secured and unsecured	8,890 44			3,916 64
U. S. bonds to secure circulation	12,500 00			12,500 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.				5,000 00
Due from approved reserve agents	66,502 14			10,348 13
Due from other national banks	2,068 88			218 80
Due from state banks and bankers	2,429 77			
Banking house, furniture and fixtures	29,453 94			32,000 00
Other real estate and mortgages owned				
Current expenses and taxes paid				
Premiums on U. S. bonds	1,500 00			1,000 00
Checks and other cash items	2,487 67			480 12
Exchanges for clearing house				
Bills of other banks	1,590 00			1,746 00
Fractional paper currency, nickels and cents	68 50			36 48
Specie	16,000 00			1,830 00
Legal tender notes				
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of circulation)	562 50			562 50
Due from U. S. treasurer, other than 5% redemption fund				
<b>Totals</b>	<b>\$313,941 53</b>			<b>\$181,740 71</b>
<b>Liabilities.</b>				
Capital stock paid in	\$50,000 00			\$50,000 00
Surplus fund	10,000 00			10,000 00
Undivided profits	1,078 78			148 46
National bank notes outstanding	11,250 00			11,250 00
State bank notes outstanding				
Dividends unpaid				
Individual deposits subject to check	102,100 23			13,051 28
Demand certificates of deposit	189,512 53			24,293 97
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
U. S. deposits				
Deposits of U. S. disbursing officers				
Due to other national banks				
Due to state banks and bankers				
Notes and bills rediscounted				22,000 00
Bills payable				
Liabilities other than those above stated				
<b>Totals</b>	<b>\$313,941 53</b>			<b>\$181,740 71</b>

\* No reports received.

No. 3095.

## ISHPEMING NATIONAL BANK, ISHPEMING.

C. H. HALL, *President*; CHAS. MERRYWEATHER, *Vice President*; A. B. MINER, *Cashier*.

DIRECTORS—F. P. Mills, A. B. Miner, E. B. Hall, John M. McEmroe, C. Merryweather, C. H. Hall, R. J. Williams.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$520,880 45	\$314,187 06	\$307,682 78	\$325,724 26
Overdrafts, secured and unsecured .....	1,184 09	551 87	405 75	314 88
U. S. bonds to secure circulation .....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits .....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds on hand .....				
Stocks, securities, etc. ....	5,755 70	5,755 00	7,955 00	18,680 00
Due from approved reserve agents .....	3,989 63	124,700 51	14,806 96	9,288 48
Due from other national banks .....	1,589 30	45,404 80	3,442 17	1,582 81
Due from state banks and bankers .....	25,580 90	4,261 41	2,248 08	448 27
Banking houses, furniture and fixtures .....	29,350 00	29,655 00	29,655 00	29,655 00
Other real estate and mortgages owned .....				
Current expenses and taxes paid .....	\$7 01	239 98	58 97	171 97
Premiums on U. S. bonds .....	8,500 00	8,500 00	8,500 00	8,500 00
Checks and other cash items .....	1,781 87	329 88	2,507 41	527 46
Exchanges for clearing house .....				
Bills of other banks .....	6,068 00	28,038 00	2,000 00	687 00
Fractional paper currency, nickels and cents .....	536 43	137 01	237 23	42 68
Specie .....	72,782 50	86,583 00	113,384 00	48,575 00
Legal tender notes .....	5,000 00	15,000 00	559 00	1,000 00
U. S. certificates of deposit for legal tenders .....				
Redemption fund with U. S. treasurer (5% of circulation) .....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund .....				
<b>Totals .....</b>	<b>\$745,587 17</b>	<b>\$726,373 41</b>	<b>\$556,449 84</b>	<b>\$408,200 11</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	150,000 00	150,000 00	150,000 00	50,000 00
Undivided profits .....	802 56	1,425 98	6,121 00	7,809 38
National bank notes outstanding .....	10,450 00	10,950 00	10,450 00	10,870 00
State bank notes outstanding .....				
Dividends unpaid .....		2,115 00		5,000 00
Individual deposits subject to check .....	485,401 91	467,197 65	288,358 63	229,989 72
Demand certificates of deposit .....	7,242 50	4,807 50	1,862 50	1,582 50
Time certificates of deposit .....				
Certified checks .....				
Cashier's checks outstanding .....				
U. S. deposits .....	39,973 78	39,973 78	49,973 78	49,973 78
Deposits of U. S. disbursing officers .....	25 23	25 22	25 23	25 22
Due to other national banks .....	1,574 23	77 30	1,607 71	1,143 85
Due to state banks and bankers .....	615 97			2,354 68
Notes and bills rediscounted .....				
Bills payable .....				
Liabilities other than those above stated .....				
<b>Totals .....</b>	<b>\$745,587 17</b>	<b>\$726,373 41</b>	<b>\$556,449 84</b>	<b>\$408,200 11</b>

No. 3217.

## FIRST NATIONAL BANK, ITHACA.

R. M. STEEL, *President*; O. H. HEATH, *Vice President*; M. F. CHAFFET, *Cashier*; R. E. CHAFFET, *Assistant Cashier*.

DIRECTORS—R. M. Steel, Geo. A. Steel, W. E. Winton, O. H. Heath, C. E. Webster, H. E. Lewis, J. B. Crawford.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$227,631 87	\$200,399 23	\$166,426 54	\$147,218 92
Overdrafts, secured and unsecured .....	1,491 76	2,200 07	1,370 74	1,009 09
U. S. bonds to secure circulation .....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits .....				
U. S. bonds on hand .....				
Stocks, securities, etc. ....	1,798 15	1,783 15	5,638 15	5,438 15
Due from approved reserve agents .....	15,363 72	15,721 04	7,061 15	9,352 75
Due from other national banks .....	613 06		268 06	456 42
Due from state banks and bankers .....	331 17	311 73		
Banking house, furniture and fixtures .....	900 00	940 00	940 00	940 00
Other real estate and mortgages owned .....	4,214 10	4,214 10	4,214 10	4,129 09
Current expenses and taxes paid .....	2,087 15	79 21	585 78	2,202 42
Premiums on U. S. bonds .....	1,650 06	1,650 00	1,650 00	1,650 00
Checks and other cash items .....	430 00	195 19	145 21	1,219 06
Exchanges for clearing house .....				
Bills of other banks .....	23 00		200 00	
Fractional paper currency, nickels and cents .....	90 81	70 89	28 16	82 74
Specie .....	6,660 00	2,262 00	4,066 00	2,700 00
Legal tender notes .....	6,528 00	5,176 00	6,418 00	2,977 00
U. S. certificates of deposit for legal tenders .....				
Redemption fund with U. S. treasurer (5% of circulation) .....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund .....				
<b>Totals .....</b>	<b>\$223,099 79</b>	<b>\$243,145 21</b>	<b>\$212,322 38</b>	<b>\$194,563 16</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits .....	23,011 38	20,184 66	22,498 09	25,004 64
National bank notes outstanding .....	11,250 00	11,250 00	11,250 00	11,250 00
State bank notes outstanding .....				
Dividends unpaid .....		2,000 00	1,280 00	
Individual deposits subject to check .....	75,899 80	72,342 01	59,089 77	36,793 72
Demand certificates of deposit .....	99,613 24	74,522 96	49,406 30	53,686 22
Time certificates of deposit .....				
Certified checks .....	3,452 64	2,247 60	120 74	
Cashier's checks outstanding .....				
U. S. deposits .....				
Deposits of U. S. disbursing officers .....		1,750 47		
Due to other national banks .....				
Due to state banks and bankers .....				
Notes and bills rediscounted .....	10,872 65	3,845 61	3,576 58	5,906 58
Bills payable .....				
Liabilities other than those above stated .....				
<b>Totals .....</b>	<b>\$223,099 79</b>	<b>\$243,145 21</b>	<b>\$212,322 38</b>	<b>\$194,563 16</b>



No. 1533.

## PEOPLE'S NATIONAL BANK, JACKSON.

J. M. Root, President; W. R. Reynolds, Vice President; F. H. Helmer, Cashier;  
A. M. McGee, Assistant Cashier.

DIRECTORS—F. H. Helmer, W. F. Goodwin, Austin Blair, W. R. Reynolds, H. A. Hayden, J. M. Root.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$273,168 28	\$266,117 36	\$315,782 11	\$328,470 84
Overdrafts, secured and unsecured.....	3,618 90	2,091 68	745 32	1,963 97
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....	15,800 00	15,800 00	12,800 00	8,000 00
Stocks, securities, etc.....	3,571 37	18,154 07	6,707 20	7,234 78
Due from approved reserve agents.....	285 62	6,961 88	4,060 70	1,865 53
Due from other national banks.....				
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	3,000 00	2,700 00	2,700 00	2,700 00
Other real estate and mortgages owned.....	16,788 18	16,788 13	16,788 13	17,397 51
Current expenses and taxes paid.....	2,275 58	286 55	1,608 61	
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,471 52	7,538 96	2,606 55	1,870 69
Exchange for clearing house.....	3,968 94	1,963 97	2,769 18	955 48
Bills of other banks.....	7,992 00	6,629 00	6,417 00	10,832 00
Fractional paper currency, nickels and cents.....	122 64	176 80	264 57	100 97
Specie.....	18,173 85	20,222 06	20,391 45	22,662 30
Legal tender notes.....	5,000 00	9,500 00	6,000 00	8,600 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....		800 00		700 00
<b>Totals.....</b>	<b>\$380,881 83</b>	<b>\$401,118 45</b>	<b>\$325,242 82</b>	<b>\$381,469 02</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,188 20	20,188 20	20,188 20	20,188 20
Undivided profits.....	7,248 76	5,176 08	7,067 61	6,178 05
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	123,549 28	173,140 48	110,684 76	124,833 02
Demand certificates of deposit.....	102,744 32	80,108 69	64,802 25	58,369 75
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	4,551 32			
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$380,881 83</b>	<b>\$401,118 45</b>	<b>\$325,242 82</b>	<b>\$381,469 02</b>

No. 191.

## THE FIRST NATIONAL BANK, KALAMAZOO.

L. M. GATES, *President*; J. W. OSBORN, *Vice President*; F. N. ROWLEY, *Cashier*.DIRECTORS—Leroy Cahill, J. W. Osborn, D. B. Merrill, M. H. Lane, H. P. Kaufer, J. A. Pitkin,  
F. N. Rowley, L. M. Gates, S. A. Browne.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts	\$579,872 22	\$491,284 99	\$449,477 05	\$353,527 68
Overdrafts, secured and unsecured	1,235 84	389 19	620 85	187 73
U. S. bonds to secure circulation	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.	17,000 00	17,000 00	15,000 00	16,000 00
Due from approved reserve agents	85,701 14	46,209 12	50,155 14	152,305 00
Due from other national banks				
Due from state banks and bankers	687 72	700 41	358 00	466 45
Banking houses, furniture and fixtures				
Other real estate and mortgages owned	17,028 86	17,028 86	19,768 86	21,932 08
Current expenses and taxes paid	8,651 68	3,452 14	8,432 56	
Premiums on U. S. bonds				
Checks and other cash items	2,112 49	2,477 94	1,370 58	1,446 83
Exchanges for clearing house				
Bills of other banks	651 00	1,312 00	466 00	1,328 00
Fractional paper currency, nickels and cents	325 62	340 13	452 91	148 19
Specie	14,872 65	20,325 95	19,758 30	12,908 70
Legal tender notes	19,099 00	26,421 00	20,240 00	19,555 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of circulation)	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund				
<b>Totals</b>	<b>\$723,321 07</b>	<b>\$653,046 73</b>	<b>\$612,325 23</b>	<b>\$636,075 69</b>
<b>Liabilities.</b>				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits	70,238 75	59,097 08	65,651 53	52,421 98
National bank notes outstanding	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding				
Dividends unpaid		904 00	400 00	1,896 00
Individual deposits subject to check	122,393 27	105,713 95	112,335 66	129,425 11
Demand certificates of deposit	304,323 47	249,404 26	210,630 83	218,771 25
Time certificates of deposit				
Certified checks				
Cashier's checks outstanding				
United States deposits				
Deposits of U. S. disbursing officers			1,607 21	
Due to other national banks				
Due to state banks and bankers	2,270 58	428 46		1,061 35
Notes and bills rediscounted		15,000 00		
Bills payable				
Liabilities other than those above stated				
<b>Totals</b>	<b>\$723,321 07</b>	<b>\$653,046 73</b>	<b>\$612,325 23</b>	<b>\$636,075 69</b>

No. 3210.

## CITY NATIONAL BANK, KALAMAZOO.

C. A. PECK, *President*; C. S. DAYTON, *Vice President*; E. C. DAYTON, *Cashier*.DIRECTORS—F. B. Stockbridge, O. M. Allen, W. S. Dewing, J. L. Sebring, D. Boudeman, Orrin Snow,  
C. S. Dayton, C. A. Peck, F. Henderson.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$604,321 47	\$568,342 98	\$494,850 74	\$482,103 71
Overdrafts, secured and unsecured .....	2,027 90	1,529 96	446 94	2,079 84
U. S. bonds to secure circulation .....	32,000 00	32,000 00	32,000 00	32,000 00
U. S. bonds to secure deposits .....				
U. S. bonds on hand .....	500 00	500 00	500 00	500 00
Stocks, securities, etc. ....	3,000 00	3,000 00	3,000 00	3,000 00
Due from approved reserve agents .....	102,812 22	47,210 29	35,123 70	38,998 70
Due from other national banks .....	9,085 87	1,321 12	2,457 51	1,573 89
Due from state banks and bankers .....				
Banking house, furniture and fixtures .....	4,000 00	4,000 00	4,000 00	4,000 00
Other real estate and mortgages owned .....				
Current expenses and taxes paid .....	3,897 44		2,801 20	4,882 70
Premiums on U. S. bonds .....	4,675 50	4,175 50	4,175 50	4,175 50
Checks and other cash items .....	7,212 83	8,608 61	8,112 54	13,447 56
Exchanges for clearing house .....				
Bills of other banks .....	12,305 00	4,902 00	948 00	3,572 00
Fractional paper currency, nickels and cents .....	71 83	153 97	171 42	104 50
Specie .....	26,673 50	25,722 60	12,900 85	10,694 50
Legal tender notes .....	28,000 00	27,500 00	22,500 00	30,000 00
U. S. certificates of deposit for legal tenders .....				
Redemption fund with U. S. treasurer (5% of circulation) .....	1,440 00	1,440 00	1,440 00	1,440 00
Due from U. S. treasurer, other than 5% redemption fund .....				
<b>Totals .....</b>	<b>\$842,083 26</b>	<b>\$780,407 02</b>	<b>\$625,427 41</b>	<b>\$632,566 90</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$125,000 00	\$125,000 00	\$125,000 00	\$125,000 00
Surplus fund .....	110,000 00	110,000 00	110,000 00	110,000 00
Undivided profits .....	17,446 71	9,252 87	16,109 72	21,035 08
National bank notes outstanding .....	27,920 00	27,680 00	28,800 00	28,800 00
State bank notes outstanding .....				
Dividends unpaid .....	50 00	6,250 00		
Individual deposits subject to check .....	194,424 47	187,475 57	114,624 00	124,082 39
Demand certificates of deposit .....	367,192 08	294,826 85	229,234 14	212,831 23
Time certificates of deposit .....				
Certified checks .....				
Cashier's checks outstanding .....				
U. S. deposits .....				
Deposits of U. S. disbursing officers .....				
Due to other national banks .....		149 30	597 88	555 77
Due to state banks and bankers .....				
Notes and bills rediscounted .....		19,762 98	1,061 67	10,252 43
Bills payable .....				
Liabilities other than those above stated .....				
<b>Totals .....</b>	<b>\$842,083 26</b>	<b>\$780,407 02</b>	<b>\$625,427 41</b>	<b>\$632,566 90</b>

No. 3211.

## KALAMAZOO NATIONAL BANK, KALAMAZOO.

E. J. PHELPS, *President*; M. J. BIGELOW, *Vice President*; THEBON Y. SEBRING, *Cashier*.

DIRECTORS—Melville J. Bigelow, Nehemiah Chase, Samuel A. Gibeon, Bernhard L. Dessenberg, John Den Bleyker, Elijah O. Humphrey, Elbert S. Ross, Albert S. White, J. Wilfred Thompson, Edwin J. Phelps, M. D. Woodford.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$577,229 88	\$584,888 58	\$515,505 81	\$478,852 50
Overdrafts, secured and unsecured.....	1,329 00	4,299 09	2,864 56	1,288 54
U. S. bonds to secure circulation.....	\$7,500 00	\$7,500 00	40,000 00	50,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....			1,500 00	1,500 00
Due from approved reserve agents.....	55,484 72	28,751 98	39,465 44	62,001 78
Due from other national banks.....	362 12			
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	2,700 00	2,500 00	3,500 00	4,700 00
Other real estate and mortgages owned.....	2,425 00	2,425 00	2,425 00	2,425 00
Current expenses and taxes paid.....				
Premiums on U. S. bonds.....	5,500 00	5,000 00	5,275 00	6,480 00
Checks and other cash items.....	1,769 18	243 46	2,754 68	4,289 78
Exchanges for clearing house.....				
Bills of other banks.....	2,563 00	4,443 00	11,644 00	10,299 00
Fractional paper currency, nickels and cents.....	64 35	58 53	252 12	120 57
Specie.....	20,178 00	21,545 00	19,222 90	19,862 00
Legal tender notes.....	30,000 00	25,000 00	20,000 00	24,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,687 50	1,687 50	1,799 50	2,250 00
Due from U. S. treasurer, other than 5% redemp- tion fund.....		700 00		300 00
Totals.....	\$740,306 65	\$699,845 12	\$686,209 01	\$663,300 12
Liabilities.				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	21,483 55	14,843 97	17,549 72	12,323 77
National bank notes outstanding.....	83,750 00	83,750 00	35,990 00	45,000 00
State bank notes outstanding.....				
Dividends unpaid.....	455 00	6,455 00	1,708 00	1,125 00
Individual deposits subject to check.....	171,436 23	120,232 82	148,562 82	149,715 49
Demand certificates of deposit.....	\$11,258 52	\$76,933 00	240,186 96	248,965 17
Time certificates of deposit.....				
Certified checks.....		500 00	68 00	
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....	1,928 35	2,182 88	4,141 50	6,140 69
Notes and bills rediscounted.....		45,447 95	18,067 01	
Bills payable.....				
Liabilities other than those above stated.....				
Totals.....	\$740,306 65	\$699,845 12	\$686,209 01	\$663,300 12

No. 1359.

## MICHIGAN NATIONAL BANK, KALAMAZOO.

J. W. TAYLOR, *President*; E. WOODBURY, *Vice President*; ALBERT HENRY, *Cashier*.

DIRECTORS—H. Bishop, W. G. Pattison, E. Woodbury, A. M. Stearns, I. A. Ransom, J. W. Taylor, Silas Hubbard.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 8.	Report of Dec. 19.
Loans and discounts.....	\$500,119 98	\$442,158 77	\$418,284 01	\$417,078 43
Overdrafts, secured and unsecured.....	531 69	707 53	60 71	192 13
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....	3,350 00	3,350 00	3,350 00	3,350 00
Stocks, securities, etc.....				
Due from approved reserve agents.....	41,064 12	34,801 86	52,398 00	46,139 53
Due from other national banks.....	7,717 49	4,503 00	890 13	1,599 78
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate and mortgages owned.....	6,876 32	6,736 66	6,629 27	11,012 21
Current expenses and taxes paid.....				
Premiums on U. S. bonds.....				
Checks and other cash items.....	3,043 29	644 50	1,166 82	1,277 29
Exchanges for clearing house.....				
Bills of other banks.....	4,087 00	6,310 00	2,069 00	2,321 00
Fractional paper currency, nickels and cents.....	440 85	290 23	322 88	320 58
Specie.....	45,849 07	39,989 05	51,327 10	59,620 40
Legal tender notes.....	14,400 00	12,500 00	8,500 00	5,900 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....	1,000 00			1,200 00
<b>Totals</b> .....	<b>\$596,699 26</b>	<b>\$620,195 70</b>	<b>\$615,188 92</b>	<b>\$618,259 65</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits.....	44,147 89	87,123 58	40,130 61	37,890 21
National bank notes outstanding.....	45,000 00	43,340 00	45,000 00	45,000 00
State bank notes outstanding.....				
Dividends unpaid.....	560 00	2,800 00	880 00	3,240 00
Individual deposits subject to check.....	115,547 85	93,799 20	115,027 34	118,187 62
Demand certificates of deposit.....	290,312 77	248,155 87	218,234 22	213,913 05
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	86 82	26 88	198 23	28 77
Due to state banks and bankers.....	1,044 40	161 02	718 52	
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals</b> .....	<b>\$596,699 26</b>	<b>\$620,195 70</b>	<b>\$615,188 92</b>	<b>\$618,259 65</b>

No. 3948.

## FIRST NATIONAL BANK OF LAKE LINDEN, LAKE LINDEN.

JOSEPH BOSCH, *President*; CHAS. SMITH, *Vice President*; JON. E. JONES, *Cashier*.

DIRECTORS—J. Bosch, E. Bollmann, C. Smith, E. L. Wright, A. Macintyre, F. E. Fletcher, J. E. Jones.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$284,317 87	\$284,723 11	\$270,197 06	\$269,252 01
Overdrafts, secured and unsecured.....	274 94	570 84	1,010 37	486 96
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	74,026 33	37,804 25	53,659 23	33,224 76
Due from other national banks.....		879 73	1,459 06	7,951 40
Due from state banks and bankers.....	887 81	790 41	1,069 78	699 88
Banking house, furniture and fixtures.....	8,365 87	8,855 87	8,855 87	8,855 87
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,948 86	26 90	1,440 96	
Premiums on U. S. bonds.....	3,250 00	2,750 00	2,750 00	2,750 00
Checks and other cash items.....	1,084 06	2,161 30	127 59	1,699 36
Exchanges for clearing house.....				
Bills of other banks.....	1,150 00	850 00	2,710 00	1,190 00
Fractional paper currency, nickels and cents.....	263 01	838 41	838 83	200 39
Specie.....	23,259 80	20,404 06	23,849 95	22,900 70
Legal tender notes.....	30,950 00	40,200 00	32,250 00	19,150 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$456,312 54</b>	<b>\$426,029 02</b>	<b>\$435,363 64</b>	<b>\$398,326 35</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	9,176 84	4,796 75	8,222 98	9,296 30
National bank notes outstanding.....	22,500 00	21,900 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	300,410 08	274,071 69	258,052 80	235,991 25
Demand certificates of deposit.....	2,652 23	1,063 98	410 24	1,463 19
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....		270 08		
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	1,159 40	580 23	617 27	596 54
Due to state banks and bankers.....	414 54	3,027 28	580 37	1,087 07
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$456,312 54</b>	<b>\$426,029 02</b>	<b>\$435,363 64</b>	<b>\$398,326 35</b>

No. 3513.

## CITY NATIONAL BANK, LANSING.

E. W. SPARROW, *President*; E. F. COOLEY, *Vice President*; B. F. DAVIS, *Cashier*; F. J. HOPKINS, *Assistant Cashier*.

DIRECTORS—E. W. Sparrow, E. F. Cooley, A. H. Whitehead, F. Shubel, A. A. Nichols, B. F. Davis, E. H. Davis, L. C. Blood, Jacob Stahl.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$318,980 84	\$335,884 67	\$257,196 02	\$255,557 67
Overdrafts, secured and unsecured.....	202 13	191 27	320 30	1,906 90
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....			22,517 70	31,326 20
Due from approved reserve agents.....	54,875 64	32,483 64	58,423 12	30,189 93
Due from other national banks.....	1,057 66	4,867 19		1,508 27
Due from state banks and bankers.....	20 70			1,255 48
Banking house, furniture and fixtures.....	1,754 23	1,774 28	1,774 28	1,774 23
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	2,896 56	886 44	2,574 61	
Premiums on U. S. bonds.....	14,000 00	12,500 00	12,500 00	12,500 00
Checks and other cash items.....	1,368 45	1,406 61	4,043 63	5,588 47
Exchanges for clearing house.....				
Bills of other banks.....	14,800 00	9,994 00	4,637 00	3,792 00
Fractional paper currency, nickels and cents.....	292 55	226 67	220 05	166 16
Specie.....	10,996 30	10,592 30	16,204 00	21,574 65
Legal tender notes.....	15,000 00	10,000 00	10,000 00	5,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	4,500 00	4,500 00	4,500 00	4,500 00
Due from U. S. treasurer, other than 5% redemption fund.....		200 00		
<b>Totals.....</b>	<b>\$540,294 61</b>	<b>\$535,607 07</b>	<b>\$489,735 71</b>	<b>\$476,635 01</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	22,000 00	22,000 00	22,000 00	22,000 00
Undivided profits.....	10,701 43	5,099 16	9,998 39	9,733 63
National bank notes outstanding.....	90,000 00	90,000 00	90,000 00	84,600 00
State bank notes outstanding.....				
Dividends unpaid.....	120 00	3,620 00	400 00	380 00
Individual deposits subject to check.....	174,535 64	164,243 21	168,965 33	147,773 97
Demand certificates of deposit.....	142,623 55	139,536 45	108,473 94	111,844 61
Time certificates of deposit.....				
Certified checks.....	300 00	1,068 25		802 50
Cashier's checks outstanding.....	14 00			
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$540,294 61</b>	<b>\$535,607 07</b>	<b>\$489,735 71</b>	<b>\$476,635 01</b>

No. 1731.

## FIRST NATIONAL BANK, LAPEER.

H. K. WHITE, *President*; H. D. ROOD, *Vice President*; C. G. WHITE, *Cashier*; J. R. JOHNSON, *Assistant Cashier*.

DIRECTORS—H. K. White, H. D. Rood, S. R. White, P. White, C. G. White, E. Brownell, G. W. Rood.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$362,517 61	\$364,763 70	\$334,553 00	\$312,544 46
Overdrafts, secured and unsecured .....	10,841 58	11,555 65	13,826 03	11,511 52
U. S. bonds to secure circulation .....	25,500 00	25,500 00	25,500 00	25,500 00
U. S. bonds to secure deposits .....				
U. S. bonds on hand .....	1,100 00	1,100 00	1,100 00	1,100 00
Stocks, securities, etc. ....	26,168 46	19,767 24	15,061 96	16,366 30
Due from approved reserve agents .....				
Due from other national banks .....				
Due from state banks and bankers .....	3,000 00	3,000 00	3,000 00	3,000 00
Banking house, furniture and fixtures .....	16,838 92	16,838 92	16,838 92	16,184 07
Other real estate and mortgages owned .....	1,299 11	2,173 30	1,187 85	
Current expenses and taxes paid .....				
Premiums on U. S. bonds .....				
Checks and other cash items .....	1,510 13	496 40	2,323 86	1,900 61
Exchanges for clearing house .....	7,596 00	1,300 00	1,190 00	2,490 00
Bills of other banks .....				
Fractional paper currency, nickels and cents .....	643 23	855 79	700 69	476 98
Specie .....	16,300 00	17,700 00	14,500 00	19,780 00
Legal tender notes .....	7,980 00	10,313 00	7,165 00	3,176 00
U. S. certificates of deposit for legal tenders .....				
Redemption fund with U. S. treasurer (5% of circulation) .....	1,147 50	1,147 50	1,147 50	1,147 50
Due from U. S. treasurer, other than 5% redemption fund .....				
<b>Totals .....</b>	<b>\$482,441 64</b>	<b>\$476,461 53</b>	<b>\$437,787 83</b>	<b>\$416,127 44</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund .....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits .....	68,110 44	70,256 83	67,883 91	68,939 64
National bank notes outstanding .....	19,590 00	22,960 00	22,960 00	13,325 00
State bank notes outstanding .....				
Dividends unpaid .....	70,735 17	59,243 92	57,018 03	45,829 47
Individual deposits subject to check .....	186,115 33	186,063 33	163,965 04	162,687 69
Demand certificates of deposit .....				
Time certificates of deposit .....				
Certified checks .....				
Cashier's checks outstanding .....				
United States deposits .....				
Deposits of U. S. disbursing officers .....				2,606 26
Due to other national banks .....				
Due to state banks and bankers .....	37,960 70	37,947 45	21,480 86	17,729 38
Notes and bills rediscounted .....				
Bills payable .....				
Liabilities other than those above stated .....				
<b>Totals .....</b>	<b>\$482,441 64</b>	<b>\$476,461 53</b>	<b>\$437,787 83</b>	<b>\$416,127 44</b>



No. 2773.

## FIRST NATIONAL BANK, LUDINGTON.

THOS. B. LYON, *President*; AMOS BREINIG, *Vice President*; GEO. N. STRAY, *Cashier*;  
A. D. WOODWARD, *Assistant Cashier*.

DIRECTORS—THOS. B. LYON, AMOS BREINIG, JAS. E. DANSHER, MARSHALL F. BUTTERS, FRANK PILER,  
GEO. W. ROBY, GEO. N. STRAY.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$406,615 17	\$363,406 72	\$298,784 25	\$289,186 08
Overdrafts, secured and unsecured.....	164 57	165 62	1,018 01	258 72
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....	100 00	100 00	100 00	100 00
Stocks, securities, etc.....	19,070 00	19,920 00	25,920 00	22,920 00
Due from approved reserve agents.....	55,597 02	53,132 14	31,447 83	42,068 38
Due from other national banks.....	1,836 45	2,564 55	3,016 64	14,567 06
Due from state banks and bankers.....	482 20	5,581 98	3,001 00	46 25
Banking houses, furniture and fixtures.....	10,000 00	10,000 00	10,000 00	10,000 00
Other real estate and mortgages owned.....	1,716 00	1,716 00	1,500 00	1,500 00
Current expenses and taxes paid.....	2,694 58	61 88	2,080 01	
Premiums on U. S. bonds.....	2,350 00	2,350 00	2,350 00	2,350 00
Checks and other cash items.....		610 82	25 39	
Exchanges for clearing house.....				
Bills of other banks.....	1,418 00	1,544 00	189 00	86 00
Fractional paper currency, nickels and cents.....	159 89	120 76	823 23	215 09
Specie.....	29,691 00	27,263 00	22,803 00	20,184 00
Legal tender notes.....	9,536 00	2,606 00	1,525 00	1,020 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$566,904 68</b>	<b>\$517,306 45</b>	<b>\$429,708 46</b>	<b>\$490,048 62</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	8,388 89	9,426 90	12,324 21	14,015 19
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	194,118 76	195,176 19	145,886 40	136,715 84
Demand certificates of deposit.....	219,752 03	180,204 36	137,988 85	143,414 59
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....	12,200 00			
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$566,904 68</b>	<b>\$517,306 45</b>	<b>\$429,708 46</b>	<b>\$490,048 62</b>

## REPORT OF THE COMMISSIONER OF

No. 2539.

## FIRST NATIONAL BANK, MANISTEE.

T. J. RAMSDELL, *President*; JAS. DEMPSEY, *Vice President*; GEO. A. DUNHAM, *Cashier*.DIRECTORS—T. J. Ramsdell, J. Dempsey, E. N. Salling, R. R. Blacker, Wm. Wentz, E. G. Filer,  
G. A. Dunham.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$365,883 72	\$755,569 54	\$620,068 43	\$688,805 14
Overdrafts, secured and unsecured.....	4,198 00	5,817 76	1,716 42	5,225 33
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	46,087 91	54,087 91	56,885 00	72,105 00
Due from approved reserve agents.....	141,759 64	215,487 57	252,862 57	296,421 99
Due from other national banks.....	71,562 29	16,924 82	4,982 43	816 84
Due from state banks and bankers.....	1,591 65	2,044 97	1,356 69	289 87
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....			20,038 32	20,046 52
Current expenses and taxes paid.....				
Premiums on U. S. bonds.....	3,000 00	3,000 00	3,000 00	3,000 00
Checks and other cash items.....	478 92	1,162 71	712 86	1,249 21
Exchanges for clearing house.....				
Bills of other banks.....	21,907 00	49,298 00	82,284 00	18,725 00
Fractional paper currency, nickels and cents.....	130 61	242 30	713 46	187 79
Specie.....	55,778 75	58,067 75	86,929 50	60,187 00
Legal tender notes.....	5,863 00	8,862 00	9,640 00	11,136 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals</b> .....	<b>\$1,243,563 49</b>	<b>\$1,194,354 88</b>	<b>\$1,167,513 67</b>	<b>\$1,174,123 19</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	80,000 00	80,000 00	80,000 00	80,000 00
Undivided profits.....	10,303 99	2,870 83	4,152 59	11,281 77
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	654,873 96	679,645 76	689,782 44	679,022 22
Demand certificates of deposit.....	374,113 68	306,105 50	270,807 03	277,623 50
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....	83 33	83 33	166 66	
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	760 64	1,397 09	104 95	2,808 92
Due to state banks and bankers.....	1,427 89	1,842 22		892 78
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals</b> .....	<b>\$1,243,563 49</b>	<b>\$1,194,354 88</b>	<b>\$1,167,513 67</b>	<b>\$1,174,123 19</b>

No. 2806.

## THE MANISTEE NATIONAL BANK, MANISTEE.

LOUIS SANDS, *President*; WM. VINCENT, *Vice President*; GEO. M. BURR, *Cashier*.

DIRECTORS—A. J. Dovel, Louis Sands, L. W. Nuttall, Frank Firlaff, Geo. M. Burr, J. C. Pomeroy, A. Magnan, A. O. Wheeler, Wm. Vincent.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$431,226 24	\$398,777 05	\$338,845 89	\$355,183 54
Overdrafts, secured and unsecured .....	1,894 88	1,910 17	1,189 08	2,461 43
U. S. bonds to secure circulation .....	55,000 00	55,000 00	55,000 00	55,000 00
U. S. bonds to secure deposits .....				
U. S. bonds on hand .....				
Stocks, securities, etc. ....	8,375 06	8,375 06	8,375 06	8,375 06
Due from approved reserve agents .....	17,338 67	25,000 82	21,138 80	39,774 11
Due from other national banks .....	11,875 49	9,207 62	17,084 77	31,415 06
Due from state banks and bankers .....	7,715 26	10,630 08	16,398 41	14,198 05
Banking house, furniture and fixtures .....				
Other real estate and mortgages owned .....				
Current expenses and taxes paid .....				
Premiums on U. S. bonds .....				
Checks and other cash items .....	3,411 76	2,145 87	1,789 90	674 24
Exchanges for clearing house .....				
Bills of other banks .....	1,009 00	8,779 00	4,827 00	1,261 00
Fractional paper currency, nickels and cents .....	284 01	201 99	100 06	122 54
Specie .....	34,189 50	47,079 50	58,451 70	50,650 00
Legal tender notes .....	8,000 00	10,000 00	15,000 00	
U. S. certificates of deposit for legal tenders .....				
Redemption fund with U. S. treasurer (5% of cir- culation) .....	1,972 50	2,475 00	2,475 00	2,475 00
Due from U. S. treasurer, other than 5% redemption fund .....				
<b>Totals .....</b>	<b>\$582,758 32</b>	<b>\$574,572 11</b>	<b>\$540,600 12</b>	<b>\$561,590 03</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund .....	75,000 00	75,000 00	75,000 00	75,000 00
Undivided profits .....	8,968 93	6,092 33	10,412 69	13,382 89
National bank notes outstanding .....	38,700 00	48,450 00	49,500 00	47,500 00
State bank notes outstanding .....				
Dividends unpaid .....	70 00	2,385 00	120 00	95 00
Individual deposits subject to check .....	155,676 87	158,515 96	148,715 28	178,146 11
Demand certificates of deposit .....	202,520 27	183,727 48	158,668 07	149,189 16
Time certificates of deposit .....				
Certified checks .....				
Cashier's checks outstanding .....				
U. S. deposits .....				
Deposits of U. S. disbursing officers .....				
Due to other national banks .....	1,847 75	421 35	194 13	277 07
Due to state banks and bankers .....				
Notes and bills rediscounted .....				
Bills payable .....				
Liabilities other than those above stated .....				
<b>Totals .....</b>	<b>\$582,758 32</b>	<b>\$574,572 11</b>	<b>\$540,600 12</b>	<b>\$561,590 03</b>

No. 390.

## FIRST NATIONAL BANK, MARQUETTE.

PETER WHITE, *President*; E. H. TOWAR, *Vice President*; F. J. JENNISON, *Cashier*.

DIRECTORS—Peter White, E. H. Towar, A. Kidder, J. M. Longyear, J. G. Reynolds.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$481,673 81	\$424,505 26	\$418,695 88	\$410,417 33
Overdrafts, secured and unsecured.....	2,750 60	1,529 86	1,486 18	751 69
U. S. bonds to secure circulation.....	187,560 00	187,500 00	187,500 00	187,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	1,000 00	1,000 00	2,000 00	3,000 00
Due from approved reserve agents.....	108,029 93	91,096 13	88,313 72	84,908 57
Due from other national banks.....	4,583 48	22,339 04	148 72	7,665 37
Due from state banks and bankers.....	16,695 58	31,665 81	23,258 78	15,563 83
Banking house, furniture and fixtures.....	40,324 00	40,324 00	40,324 00	43,334 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	2,969 51	2,539 26	4,106 28	
Premiums on U. S. bonds.....	15,603 13	15,603 13	15,603 13	15,603 13
Checks and other cash items.....	4,863 84	8,413 63	7,585 15	7,792 72
Exchanges for clearing house.....				
Bills of other banks.....	6,540 00	5,395 00	4,115 00	2,810 00
Fractional paper currency, nickels and cents.....	311 06	194 00	176 98	208 06
Specie.....	20,118 40	33,902 90	27,201 80	25,906 30
Legal tender notes.....	19,627 00	16,181 00	16,341 00	10,870 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	6,187 50	6,187 50	6,187 50	6,187 50
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$863,805 34</b>	<b>\$828,426 52</b>	<b>\$792,042 62</b>	<b>\$772,595 52</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund.....	60,000 00	60,000 00	60,000 00	60,000 00
Undivided profits.....	7,216 83	6,754 66	7,998 83	8,891 95
National bank notes outstanding.....	123,590 00	123,730 00	123,720 00	120,720 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	431,590 72	338,507 15	308,621 64	334,979 48
Demand certificates of deposit.....	82,534 26	146,120 61	134,785 83	94,499 03
Time certificates of deposit.....				
Certified checks.....				500 00
Cashier's checks outstanding.....	25 00	117 50	687 50	18 75
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	836 11	1,386 19	4,560 32	261 16
Due to state banks and bankers.....	8,012 92	1,820 41	1,668 50	2,775 15
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$863,805 34</b>	<b>\$828,426 52</b>	<b>\$792,042 62</b>	<b>\$772,595 52</b>

No. 1515.

## FIRST NATIONAL BANK, MARSHALL.

CHAS. T. GORHAM, *President*; S. H. GORHAM, *Vice President*; C. E. GORHAM, *Cashier*.

DIRECTORS—C. T. Gorham, J. L. Dobbins, S. H. Gorham, T. G. Alvord, C. E. Gorham, L. F. Page, H. E. Winsor.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$212,285 83	\$176,010 09	\$169,231 89	\$163,988 55
Overdrafts, secured and unsecured.....	4,401 87	8,678 05	2,781 77	4,908 38
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	104,885 82	111,881 95	105,882 95	105,838 83
Due from approved reserve agents.....	23,060 79	37,845 98	16,619 47	87,134 76
Due from other national banks.....	10,884 89	17,892 76	18,114 78	10,517 60
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	11,800 00	11,800 00	11,800 00	11,800 00
Other real estate and mortgages owned.....	22,612 71	23,612 71	23,612 71	21,608 88
Current expenses and taxes paid.....	2,865 89	146 40	1,728 81	8,101 02
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,045 82	638 79	768 76	175 98
Exchanges for clearing house.....				
Bills of other banks.....	519 00	989 00	190 00	825 00
Fractional paper currency, nickels and cents.....	247 88	128 82	96 78	86 01
Specie.....	35,010 10	25,697 75	32,838 35	21,794 35
Legal tender notes.....	6,865 00	6,060 00	7,450 00	3,500 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals</b> .....	<b>\$463,109 90</b>	<b>\$441,998 28</b>	<b>\$411,735 73</b>	<b>\$410,847 29</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	100,000 00	100,000 00	100,000 00	100,000 00
Undivided profits.....	47,657 01	42,664 29	43,668 08	50,533 44
National bank notes outstanding.....	22,000 00	22,500 00	22,000 00	22,000 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	148,552 52	137,472 68	111,568 52	108,948 27
Demand certificates of deposit.....	44,900 37	89,356 31	34,499 12	29,365 58
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals</b> .....	<b>\$463,109 90</b>	<b>\$441,998 28</b>	<b>\$411,735 72</b>	<b>\$410,847 29</b>

No. 3256.

## FIRST NATIONAL BANK, MENOMINEE.

S. M. STEPHENSON, *President*; AUGUSTUS SPIES, *Vice President*; G. A. BLESCH, *Cashier*; T. E. HICKS, *Assistant Cashier*.

DIRECTORS—S. M. Stephenson, A. Spies, G. A. Blesch, Jno. Henes, I. Stephenson, Jr., J. H. Walton, C. S. Brown, M. A. Dunning, Chas. I. Cook.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$564,781 45	\$508,681 37	\$378,171 44	\$429,080 72
Overdrafts, secured and unsecured.....	266 38	278 68	253 95	45 75
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....		8,800 00	8,800 00	8,800 00
Stocks, securities, etc.....				
Due from approved reserve agents.....	63,688 92	22,477 34	50,938 03	72,942 74
Due from other national banks.....	4,021 16	11,587 76	3,119 69	1,852 08
Due from state banks and bankers.....	\$34 81		172 69	
Banking house, furniture and fixtures.....				
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....				
Premiums on U. S. bonds.....				
Checks and other cash items.....	1,284 14	536 99	1,696 75	731 31
Exchanges for clearing house.....				
Bills of other banks.....	6,700 00	2,500 00	4,700 00	1,500 00
Fractional paper currency, nickels and cents.....	600 73	600 19	400 76	503 32
Specie.....	62,759 00	49,385 00	60,047 00	42,486 00
Legal tender notes.....	10,000 00	6,006 00	14,200 00	6,500 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....		500 00		500 00
<b>Totals .....</b>	<b>\$739,461 54</b>	<b>\$632,362 33</b>	<b>\$548,623 81</b>	<b>\$591,056 87</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	30,000 00	30,000 00	30,000 60	30,000 00
Undivided profits.....	10,637 87	10,544 17	16,134 63	18,417 25
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....		530 00		
Individual deposits subject to check.....	368,384 87	295,478 61	253,163 41	281,895 84
Demand certificates of deposit.....	208,342 82	157,732 75	124,999 51	133,925 29
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	2,642 81	4,259 70	1,096 06	3,027 20
Due to state banks and bankers.....	1,953 17	3,971 96	729 70	1,291 09
Notes and bills rediscounted.....		7,295 15		
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals .....</b>	<b>\$739,461 54</b>	<b>\$632,362 33</b>	<b>\$548,623 81</b>	<b>\$591,056 87</b>

No. 4454.

## LUMBERMEN'S NATIONAL BANK, MENOMINEE.

A. A. CARPENTER, *President*; JOHN W. WELLS, *Vice President*; M. S. HARMON, *Cashier*.

DIRECTORS—Peter Sibenaler, A. A. Carpenter, John W. Wells, William Somerville, M. S. Harmon, W. F. N. Davis, C. H. Jones, A. B. Stryker, Joseph Flashlem, Jacob Lelsen, Warren J. Davis.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 12.
Loans and discounts.....	\$314,642 77	\$278,888 24	\$222,041 86	\$216,185 11
Overdrafts, secured and unsecured.....	756 58	157 96	232 50	884 88
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....	7,500 00	6,000 00	6,000 00	
Stocks, securities, etc.....				
Due from approved reserve agents.....	23,106 13	17,257 55	15,130 82	13,886 28
Due from other national banks.....	5,421 58	2,750 32	1,348 93	8,101 00
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	19,882 00	19,957 80	19,957 80	19,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	3,729 88	1,197 29	2,661 00	511 28
Premiums on U. S. bonds.....				
Checks and other cash items.....			705 87	1,038 52
Exchanges for clearing house.....				
Bills of other banks.....	30,391 44	19,051 43	2,965 00	3,786 00
Fractional paper currency, nickels and cents.....			223 78	400 28
Specie.....			11,038 55	10,718 00
Legal tender notes.....			10,000 00	8,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$481,555 38</b>	<b>\$366,885 09</b>	<b>\$318,500 11</b>	<b>\$308,006 45</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	9,580 74	10,707 55	13,268 77	5,416 09
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....	50 00	50 00		270 00
Individual deposits subject to check.....	154,054 61	94,817 17	103,915 54	96,035 47
Demand certificates of deposit.....	25,469 50	20,090 68	9,597 00	9,512 00
Time certificates of deposit.....	67,373 80	58,754 84	18,961 08	21,719 85
Certified checks.....		60 00		2,303 04
Cashier's checks outstanding.....	1,500 00		9 05	250 00
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	1,076 78	9,404 85	148 72	
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$431,555 38</b>	<b>\$366,885 09</b>	<b>\$318,500 11</b>	<b>\$308,006 45</b>

No. 1587.

## FIRST NATIONAL BANK, MONROE.

GEORGE SPALDING, *President*; HARRY A. CONANT, *Vice President*; GEORGE L. LITTLE, *Cashier*.

DIRECTORS—Geo. Spalding, H. A. Conant, John R. Rauch, Chas. R. Wing, Geo. L. Little.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$126,569 23	\$117,013 78	\$106,903 86	\$96,786 66
Overdrafts, secured and unsecured.....	1,353 69	291 90	56 16	937 33
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....	300 00	300 00	300 00	300 00
Stocks, securities, etc.....	5,550 00	5,550 00	4,575 00	4,575 00
Due from approved reserve agents.....	16,201 10	14,939 24	5,167 23	21,791 98
Due from other national banks.....	690 92	3,063 11	598 47	2,919 10
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	8,096 85	8,096 85	8,094 36	8,163 23
Other real estate and mortgages owned.....	3,500 00	3,500 00	3,560 00	3,500 00
Current expenses and taxes paid.....	1,452 19	9 29	1,040 69	
Premiums on U. S. bonds.....	1,375 00	1,375 00	1,375 00	1,375 00
Checks and other cash items.....	696 45	118 68	270 37	1,022 15
Exchanges for clearing house.....				
Bills of other banks.....	1,604 00	318 00	206 00	465 00
Fractional paper currency, nickels and cents.....	97 37	111 25	166 69	123 44
Specie.....	7,123 16	11,984 41	17,107 91	20,979 15
Legal tender notes.....	5,750 00	9,600 00	5,750 00	4,100 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....				8 89
<b>Totals</b> .....	<b>\$194,025 46</b>	<b>\$189,878 06</b>	<b>\$168,676 22</b>	<b>\$180,611 53</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	11,000 00	11,000 00	11,000 00	11,000 00
Undivided profits.....	5,147 87	2,046 97	3,353 27	3,668 23
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	10,960 00
State bank notes outstanding.....				
Dividends unpaid.....		570 60	28 00	
Individual deposits subject to check.....	63,715 38	64,579 10	54,205 06	65,117 02
Demand certificates of deposit.....	47,562 21	50,212 43	28,339 90	39,336 07
Time certificates of deposit.....				
Certified checks.....	350 00			310 36
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....		219 01		239 78
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals</b> .....	<b>\$194,025 46</b>	<b>\$189,878 06</b>	<b>\$168,676 22</b>	<b>\$180,611 53</b>



No. 3215.

## FIRST NATIONAL BANK, MT. PLEASANT.

ROBERT M. STEEL, *President*; FORDYCE W. CARR, *Vice President*; D. SCOTT PARTRIDGE, *Cashier*;  
ELTON J. VAN LEUVEN, *Assistant Cashier*.

DIRECTORS—Robert M. Steel, Fordyce W. Carr, George A. Steel, Isaac A. Fancher, George L. Granger.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$141,825 78	\$132,839 26	\$104,856 41	\$97,997 68
Overdrafts, secured and unsecured.....	774 62	1,485 65	838 44	595 27
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	2,425 15	2,609 99	2,802 84	2,771 71
Due from approved reserve agents.....	5,789 84	12,115 35	9,841 65	8,004 52
Due from other national banks.....	586 95		25 80	
Due from state banks and bankers.....	45 90	23 87	92 85	107 45
Banking house, furniture and fixtures.....	12,709 90	12,709 90	12,709 90	12,769 90
Other real estate and mortgages owned.....	7,753 45	7,753 45	9,601 85	9,601 86
Current expenses and taxes paid.....	2,029 56	2,524 60	1,168 24	
Premiums on U. S. bonds.....	1,466 00	1,466 00	1,400 00	1,400 00
Checks and other cash items.....	646 52	656 12	457 95	351 83
Exchanges for clearing house.....				
Bills of other banks.....	135 00	5 00	5 00	145 00
Fractional paper currency, nickels and cents.....	7 09	22 14	128 89	181 61
Specie.....	1,804 10	1,371 20	1,458 60	2,475 25
Legal tender notes.....	9,066 00	4,120 00	5,510 00	5,825 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....		500 00		200 00
<b>Totals.....</b>	<b>\$200,448 84</b>	<b>\$194,073 04</b>	<b>\$162,576 43</b>	<b>\$150,409 58</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	11,918 71	14,014 53	10,570 09	9,800 49
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
State bank notes outstanding.....				
Dividends unpaid.....			2,000 00	
Individual deposits subject to check.....	44,491 67	46,041 07	27,716 26	22,242 87
Demand certificates of deposit.....	60,590 18	56,526 16	50,906 59	46,905 46
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....		341 38		210 76
Due to state banks and bankers.....				
Notes and bills rediscounted.....	11,397 78	5,899 95	1,433 69	
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$200,448 84</b>	<b>\$194,073 04</b>	<b>\$162,576 43</b>	<b>\$150,409 58</b>

No. 4398.

## HACKLEY NATIONAL BANK, MUSKEGON.

C. H. HACKLEY, *President*; C. T. HILLS, *Vice President*; GEO. A. ABBOTT, *Cashier*.

DIRECTORS—C. H. Hackley, L. G. Mason, C. T. Hills, Luther Whitney, Thos. Hume, Thos. Munroe, Geo. A. Abbott.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$335,459 16	\$308,140 28	\$520,480 70	\$480,833 00
Overdrafts, secured and unsecured .....	5,319 07	2,401 43	1,212 22	2,589 72
U. S. bonds to secure circulation .....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits .....				
U. S. bonds on hand .....				
Stocks, securities, etc. ....				
Due from approved reserve agents .....	68,708 12	46,092 20	29,653 09	37,059 28
Due from other national banks .....	4,709 24		832 90	1,547 11
Due from state banks and bankers .....	40 74	58 37	722 33	76 81
Banking house, furniture and fixtures .....	39,372 24	39,372 24	39,372 24	39,372 24
Other real estate and mortgages owned .....				
Current expenses and taxes paid .....	3,116 61	252 80	6,636 13	
Premiums on U. S. bonds .....	8,000 00	2,500 00	2,500 00	2,500 00
Checks and other cash items .....	4,045 40	9,758 52	9,337 88	7,359 99
Exchanges for clearing house .....				
Bills of other banks .....	7,566 00	11,154 00	16,040 00	15,450 00
Fractional paper currency, nickels and cents .....	522 54	422 28	581 57	608 53
Specie .....	40,971 60	38,309 50	37,746 50	30,873 00
Legal tender notes .....	18,000 00	20,000 00	20,000 00	20,000 00
U. S. certificates of deposit for legal tenders .....				
Redemption fund with U. S. treasurer (5% of circulation) .....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund .....				
<b>Totals .....</b>	<b>\$906,794 12</b>	<b>\$799,586 62</b>	<b>\$711,280 56</b>	<b>\$664,379 68</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund .....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits .....	34,833 18	28,871 48	32,130 86	31,671 46
National bank notes outstanding .....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding .....				
Dividends unpaid .....		100 00		
Individual deposits subject to check .....	207,649 62	163,397 83	135,384 12	138,596 27
Demand certificates of deposit .....	490,239 85	422,632 39	352,684 36	324,102 00
Time certificates of deposit .....				
Certified checks .....				
Cashier's checks outstanding .....				
U. S. deposits .....				
Deposits of U. S. disbursing officers .....				
Due to other national banks .....	1,551 48	3,429 44	7,965 73	2,209 96
Due to state banks and bankers .....				
Notes and bills rediscounted .....		9,065 49	10,116 99	
Bills payable .....				
Liabilities other than those above stated .....				
<b>Totals .....</b>	<b>\$906,794 12</b>	<b>\$799,586 62</b>	<b>\$711,280 56</b>	<b>\$664,379 68</b>

No. 4840.

## NATIONAL LUMBERMEN'S BANK, MUSKOGON.

A. V. MANN, *President*; ALEX. RODGERS, *Vice President*; C. H. HACKLEY, *Second Vice President*;  
C. C. BILLINGHURST, *Cashier*.

DIRECTORS—A. V. Mann, Alex. Rodgers, Wesley H. Wood, D. D. Erwin, C. H. Hackley, John W. Blodgett,  
C. C. Billingshurst.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$544,692 44	\$500,830 81	\$437,425 12	\$418,311 64
Overdrafts, secured and unsecured .....	2,935 68	1,864 88	1,438 85	1,464 46
U. S. bonds to secure circulation .....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits .....				
U. S. bonds on hand .....				
Stocks, securities, etc. ....				
Due from approved reserve agents .....	28,072 44	89,975 30	3,507 22	23,817 95
Due from other national banks .....	87 94		661 44	1,960 92
Due from state banks and bankers .....	918 01	1,520 49	1,167 70	308 93
Banking house, furniture and fixtures .....	12,000 00	12,000 00	12,000 00	12,000 00
Other real estate and mortgages owned .....				
Current expenses and taxes paid .....	3,285 71	107 72	5,356 20	
Premiums on U. S. bonds .....	3,375 00	2,725 00	2,725 00	2,725 00
Checks and other cash items .....	2,128 84		2,252 59	2,348 21
Exchanges for clearing house .....		4,394 36		
Bills of other banks .....	22,018 00	16,512 00	11,665 00	14,079 00
Fractional paper currency, nickels and cents .....	190 29	257 63	277 22	86 08
Specie .....	26,514 03	24,190 83	26,490 58	27,748 08
Legal tender notes .....	13,500 00	24,500 00	25,000 00	25,000 00
U. S. certificates of deposit for legal tenders .....				
Redemption fund with U. S. treasurer (5% of circulation) .....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund .....				
<b>Totals</b> .....	<b>\$690,828 38</b>	<b>\$653,997 02</b>	<b>\$556,141 93</b>	<b>\$556,070 22</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund .....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits .....	12,045 79	7,616 87	12,291 53	10,846 40
National bank notes outstanding .....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding .....				
Dividends unpaid .....		200 00		
Individual deposits subject to check .....	181,576 48	104,070 80	73,247 05	97,630 40
Demand certificates of deposit .....	364,930 40	\$17,741 04	292,247 72	298,564 95
Time certificates of deposit .....				
Certified checks .....				
Cashier's checks outstanding .....				
U. S. deposits .....				
Deposits of U. S. disbursing officers .....				
Due to other national banks .....	34,770 71	80,868 31	11,355 63	4,025 47
Due to state banks and bankers .....				
Notes and bills rediscounted .....		46,000 00	20,000 00	2,500 00
Bills payable .....				
Liabilities other than those above stated .....				
<b>Totals</b> .....	<b>\$690,828 38</b>	<b>\$653,997 02</b>	<b>\$556,141 93</b>	<b>\$556,070 22</b>

No. 3088.

## MERCHANTS' NATIONAL BANK, MUSKEGON.

JNO. TORRENT, *President*; P. A. DUCY, *Vice President*; H. O. LANGE, *Cashier*.

DIRECTORS—Fred Torrent, C. W. Sessions, H. O. Lange, John Torrent, P. A. Ducey.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$279,517 87	\$286,372 39	\$257,277 61	\$247,255 57
Overdrafts, secured and unsecured.....	7,000 74	2,229 82	17,898 88	14,057 42
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	27,761 26	27,761 26	27,761 26	27,766 13
Due from approved reserve agents.....	5,312 24	10,486 70	7,085 63	12,318 23
Due from other national banks.....		2,412 57	100 00	184 66
Due from state banks and bankers.....				100 00
Banking house, furniture and fixtures.....	3,000 00	3,000 00	3,000 00	3,000 00
Other real estate and mortgages owned.....	1,125 00			
Current expenses and taxes paid.....	2,232 54	17 96	3,647 80	
Premiums on U. S. bonds.....				
Checks and other cash items.....	3,176 61	612 54	1,430 61	3,870 54
Exchanges for clearing house.....				
Bills of other banks.....	3,470 00	450 00	630 00	1,304 00
Fractional paper currency, nickels and cents.....	283 84	210 01	393 10	125 74
Specie.....	11,391 80	10,712 05	9,382 10	5,403 90
Legal tender notes.....	4,450 00	2,250 00	6,450 00	3,400 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$374,796 40</b>	<b>\$372,590 30</b>	<b>\$361,181 99</b>	<b>\$345,891 03</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	50,000 00	50,000 00	50,000 00	50,000 00
Undivided profits.....	6,710 48	7,080 39	8,830 54	5,121 17
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	99,058 95	71,934 01	88,067 51	53,343 89
Demand certificates of deposit.....	78,525 53	75,289 84	59,415 06	53,659 15
Time certificates of deposit.....				
Certified checks.....				200 00
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	1,300 44		1,040 30	
Due to state banks and bankers.....				
Notes and bills rediscounted.....	21,700 00	45,826 56	31,328 58	51,066 82
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$374,796 40</b>	<b>\$372,590 30</b>	<b>\$361,181 99</b>	<b>\$345,891 03</b>

No. 4125.

## UNION NATIONAL BANK, MUSKEGON.

MATTHEW WILSON, *President*; LOUIS KANITZ, *Vice President*; WM. B. McLAUGHLIN, *Cashier*.

DIRECTORS—Hugh Park, Jno. J. Howden, Geo. J. Tillotson, Wm. G. Watson, Wm. B. McLaughlin, Matthew Wilson, Louis Kanitz.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$319,206 39	\$289,609 77	\$252,569 15	\$227,850 87
Overdrafts, secured and unsecured .....	5,078 02	1,768 21	2,315 54	1,441 12
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	22,405 21	20,550 92	5,908 76	21,308 24
Due from other national banks.....	3,395 98	2,219 97	1,565 47	3,680 49
Due from state banks and bankers.....	1,079 50	421 64	1,100 00	61 08
Banking house, furniture and fixtures.....	3,800 00	3,800 00	3,800 00	3,300 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	2,715 74	178 61	4,728 40	5,608 42
Premiums on U. S. bonds.....				
Checks and other cash items.....	3,665 59	1,288 40	1,344 45	3,081 82
Exchanges for clearing house.....				
Bills of other banks.....	10,625 75	3,612 00	3,694 00	7,554 00
Fractional paper currency, nickels and cents.....	1,324 99	1,151 26	1,588 54	1,381 85
Specie.....	19,908 19	16,011 54	11,609 19	12,800 74
Legal tender notes.....				
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....		800 00		
<b>Totals.....</b>	<b>\$418,825 26</b>	<b>\$367,035 82</b>	<b>\$315,848 50</b>	<b>\$314,168 06</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	16,300 00	16,750 00	16,750 00	16,750 00
Undivided profits.....	5,222 28	554 68	2,855 69	4,516 58
National bank notes outstanding.....	21,800 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....		276 00	16 00	16 00
Individual deposits subject to check.....	187,472 57	100,505 37	91,839 92	83,496 56
Demand certificates of deposit.....	78,880 66	66,683 28	45,429 51	43,294 52
Time certificates of deposit.....		500 00		
Certified checks.....	500 00		500 00	500 00
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	8,586 59	2,086 53	2,117 39	4,406 52
Due to state banks and bankers.....		305 43	6 00	
Notes and bills rediscounted.....	55,068 26	56,874 08	30,828 99	38,745 98
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$418,825 26</b>	<b>\$367,035 82</b>	<b>\$315,848 50</b>	<b>\$314,168 06</b>

No. 3717.

## FIRST NATIONAL BANK, NEGAUNEE.

A. MAITLAND, *President*; SAMUEL MITCHELL, *Vice President*; T. C. YATES, *Cashier*.

DIRECTORS—E. R. Hall, A. B. Miner, C. H. Hall, Sam'l Mitchell, J. B. Maas, A. Maitland, G. B. Mitchell.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$224,636 05	\$214,194 82	\$221,371 50	\$241,178 03
Overdrafts, secured and unsecured	23 16	68 12		10 00
U. S. bonds to secure circulation	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.	5,931 25	4,931 25	4,931 25	4,931 25
Due from approved reserve agents	79,322 61	120,891 94	13,560 65	23,315 13
Due from other national banks	886 58	857 61	4,561 56	90 87
Due from state banks and bankers	259 14	171 47	1,419 72	
Banking house, furniture and fixtures	1,380 00	1,380 00	1,380 00	1,380 60
Other real estate and mortgages owned				
Current expenses and taxes paid	26 04	127 22	20 11	38 56
Premiums on U. S. bonds				
Checks and other cash items	74 53	506 96	643 22	146 48
Exchanges for clearing house				
Bills of other banks	1,500 00	3,500 00	7,500 00	1,500 00
Fractional paper currency, nickels and cents	49 71	89 96	101 51	125 36
Specie	26,450 00	51,280 00	61,457 00	17,910 00
Legal tender notes	4,000 00	10,350 00	10,400 00	2,750 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of circulation)	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund				
<b>Totals</b>	<b>\$453,101 57</b>	<b>\$420,866 85</b>	<b>\$340,909 02</b>	<b>\$306,340 43</b>
<b>Liabilities.</b>				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund	26,000 00	27,500 00	27,500 00	27,500 00
Undivided profits	6,566 96	726 19	3,595 76	6,239 40
National bank notes outstanding	11,250 00	10,250 00	11,250 00	11,250 00
State bank notes outstanding				
Dividends unpaid		400 00		
Individual deposits subject to check	354,088 87	323,791 32	242,126 27	201,502 66
Demand certificates of deposit	9,391 79	7,015 34	5,529 59	7,453 97
Time certificates of deposit				
Certified checks	360 00	277 50	315 87	135 00
Cashier's checks outstanding				
U. S. deposits				
Deposits of U. S. disbursing officers				
Due to other national banks	808 09	625 68		2,073 25
Due to state banks and bankers	690 86	280 82	581 53	106 05
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
<b>Totals</b>	<b>\$453,101 57</b>	<b>\$420,866 85</b>	<b>\$340,909 02</b>	<b>\$306,340 43</b>

No. 1761.

## FIRST NATIONAL BANK, NILES.

W. K. LACEY, *President*; H. LARDNER, *Vice President*; CHAS. A. JOHNSON, *Cashier*; GEO. W. JACKSON, *Assistant Cashier*.

DIRECTORS—W. K. Lacey, Henry Lardner, Peter Womer, Geo. W. Dougan, Elias Ireland, W. Wirt Stevens, Chas. A. Johnson.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$312,106 08	\$279,066 56	\$255,099 45	\$266,074 31
Overdrafts, secured and unsecured .....	5,284 22		4,277 15	4,485 61
U. S. bonds to secure circulation .....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits .....				
U. S. bonds on hand .....				
Stocks, securities, etc. ....	32,885 00	32,959 00	32,959 00	32,959 00
Due from approved reserve agents .....	1,593 83		14,572 53	17,928 71
Due from other national banks .....	10,494 13	16,984 99	10,912 10	10,291 88
Due from state banks and bankers .....				
Banking house, furniture and fixtures .....	7,000 00	7,000 00	7,000 00	7,000 00
Other real estate and mortgages owned .....	8,176 29	4,762 29	4,762 29	4,756 80
Current expenses and taxes paid .....	1,748 80	28 46	1,508 61	
Premiums on U. S. bonds .....				
Checks and other cash items .....	480 06		287 66	931 42
Exchanges for clearing house .....				
Bills of other banks .....	1,565 00	19,857 47	671 00	1,575 00
Fractional paper currency, nickels and cents .....	120 95		129 62	71 41
Specie .....	12,450 30		4,503 50	5,539 15
Legal tender notes .....	8,000 00		7,550 00	11,200 00
U. S. certificates of deposit for legal tenders .....				
Redemption fund with U. S. treasurer (5% of circulation) .....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund .....				10 00
<b>Totals</b> .....	<b>\$428,883 61</b>	<b>\$387,795 77</b>	<b>\$370,332 91</b>	<b>\$394,248 04</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund .....	25,000 00		25,000 00	25,000 00
Undivided profits .....	15,321 75	34,921 96	8,549 63	8,460 48
National bank notes outstanding .....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding .....				
Dividends unpaid .....	100 00	20 00	3,180 00	1,368 00
Individual deposits subject to check .....	72,339 72		70,675 06	75,315 40
Demand certificates of deposit .....	185,904 22	225,353 91	140,448 22	149,170 14
Time certificates of deposit .....				
Certified checks .....				
Cashier's checks outstanding .....				
United States deposits .....				
Deposits of U. S. disbursing officers .....				
Due to other national banks .....	2,717 62			8,680 00
Due to state banks and bankers .....				
Notes and bills rediscounted .....	5,000 00	5,000 00		3,804 02
Bills payable .....				
Liabilities other than those above stated .....				
<b>Totals</b> .....	<b>\$428,883 61</b>	<b>\$387,795 77</b>	<b>\$370,332 91</b>	<b>\$394,248 04</b>

No. 1886.

## CITIZENS' NATIONAL BANK, NILES.

A. G. GAGE, *President*; I. P. HUTTON, *Vice President*; E. F. WOODCOCK, *Cashier*; W. M. HUTTON, *Assistant Cashier*.

DIRECTORS—A. G. Gage, I. P. Hutton, E. F. Woodcock, J. H. Richardson, J. L. Reddick, H. M. Dean, L. E. Wood, L. H. Beeson, W. S. Millard.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$215,384 26	\$179,153 96	\$107,804 77	\$101,597 16
Overdrafts, secured and unsecured.....	4,637 87	788 27	105 11	89 78
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	10,000 00	15,000 00	25,000 00	25,000 00
Due from approved reserve agents.....	8,819 04	828 38	680 40	3,102 76
Due from other national banks.....				
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	16,000 00	16,000 00	16,000 00	16,000 00
Other real estate and mortgages owned.....	14,854 68	14,364 68	16,354 68	16,354 68
Current expenses and taxes paid.....	424 80	1,449 88	2,968 41	1,870 53
Premiums on U. S. bonds.....	6,000 00	6,000 00	6,000 00	6,000 00
Checks and other cash items.....	2,830 78	164 42	59 48	37 16
Exchanges for clearing house.....				
Bills of other banks.....	22,968 00		1,350 00	1,454 00
Fractional paper currency, nickels and cents.....	331 08	236 88	119 12	141 86
Specie.....	2,424 60	6,283 40	5,763 55	12,153 40
Legal tender notes.....		4,014 00	5,000 00	2,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	662 50	2,250 00	1,750 00	650 00
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$354,787 21</b>	<b>\$296,698 77</b>	<b>\$239,135 52</b>	<b>\$236,431 30</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits.....	190 83	289 51	2,145 42	686 76
National bank notes outstanding.....	44,990 00	45,000 00	45,000 00	45,000 00
State bank notes outstanding.....				
Dividends unpaid.....	2,500 00	590 00	590 00	590 00
Individual deposits subject to check.....	46,838 41	45,008 10	25,797 00	36,325 59
Demand certificates of deposit.....	193,217 97	189,137 46	88,289 04	89,538 95
Time certificates of deposit.....				
Certified checks.....			60 00	
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....		68 70		
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....	12,500 00	1,500 00	12,354 06	
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$354,787 21</b>	<b>\$296,698 77</b>	<b>\$239,135 52</b>	<b>\$236,431 30</b>



No. 3264.

## FIRST NATIONAL BANK, OVID.

R. M. STEEL, *President*; E. DeCAMP, *Vice President*; H. N. KEYS, *Cashier*.

DIRECTORS—R. M. Steel, E. DeCamp, H. A. Potter, N. J. Clark, W. R. Shaw, H. F. Harris, J. E. Gerow.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$157,372 30	\$147,218 73	\$131,109 35	\$124,354 24
Overdrafts, secured and unsecured.....	2,153 44	2,165 83	3,079 87	180 56
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	10,088 57	9,782 58	8,973 23	12,094 97
Due from other national banks.....	1,956 37	243 04	683 59	2,323 30
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	7,953 00	7,953 00	7,953 00	7,953 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,250 22	116 23	1,179 78	1,810 05
Premiums on U. S. bonds.....	1,500 00	1,500 00	1,500 00	1,500 00
Checks and other cash items.....	438 67	17 30		
Exchanges for clearing house.....				
Bills of other banks.....		40 00	75 00	230 00
Fractional paper currency, nickels and cents.....	166 16	128 46	49 52	71 53
Specie.....	2,571 30	2,151 10	2,785 25	2,064 35
Legal tender notes.....	7,690 00	4,067 00	5,755 00	8,453 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	562 50	562 50	562 20	562 50
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$206,387 53</b>	<b>\$188,445 76</b>	<b>\$171,185 79</b>	<b>\$174,098 00</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	8,078 92	1,538 70	2,267 48	2,740 52
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
State bank notes outstanding.....				
Dividends unpaid.....		2,000 00	1,320 00	
Individual deposits subject to check.....	31,535 59	27,785 96	25,324 18	33,665 79
Demand certificates of deposit.....	95,057 53	80,321 10	59,044 18	54,688 16
Time certificates of deposit.....				
Certified checks.....				753 53
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....			2,000 00	
Due to state banks and bankers.....				
Notes and bills rediscounted.....	5,465 49	5,550 00	5,000 00	5,000 00
Bills payable.....			5,000 00	5,000 00
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$206,387 53</b>	<b>\$188,445 76</b>	<b>\$171,185 79</b>	<b>\$174,098 00</b>

## REPORT OF THE COMMISSIONER OF

No. 1521.

## FIRST NATIONAL BANK, PAW PAW.

E. SMITH, *President*; H. M. OLNEY, *Vice President*; E. F. PARKS, *Cashier*.

DIRECTORS—E. Smith, A. B. Copley, H. M. Olney, E. F. Parks, E. W. Broughton, David Woodman, W. R. Hawkins.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$219,810 89	\$214,173 13	\$197,830 24	\$197,254 87
Overdrafts, secured and unsecured.....	810 91	21 88	618 41	778 78
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	6,772 08	10,297 80	2,910 18	16,874 99
Due from other national banks.....	1,996 74	149 30	612 88	566 77
Due from state banks and bankers.....				
Banking houses, furniture and fixtures.....	5,000 00	5,000 00	5,000 00	5,000 00
Other real estate and mortgages owned.....	7,800 00	7,800 00	7,800 00	7,800 00
Current expenses and taxes paid.....	1,072 30	161 35	852 64	1,218 24
Premiums on U. S. bonds.....	2,000 00	2,000 00	2,000 00	2,000 00
Checks and other cash items.....	238 85	84 08	79 54	33 80
Exchanges for clearing houses.....				
Bills of other banks.....	352 00	1,148 00	1,047 00	620 00
Fractional paper currency, nickels and cents.....	150 00	129 67	111 91	90 75
Specie.....	4,970 50	5,087 70	6,196 00	6,811 00
Legal tender notes.....	3,200 00	7,000 00	10,300 00	2,100 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$279,299 02</b>	<b>\$279,127 81</b>	<b>\$261,492 80</b>	<b>\$267,273 20</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	17,000 00	17,000 00	17,000 00	17,000 00
Undivided profits.....	8,197 91	3,889 00	6,256 95	9,890 21
National bank notes outstanding.....	22,500 00	22,800 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....		784 00		
Individual deposits subject to check.....	17,615 36	16,859 95	14,453 22	18,566 35
Demand certificates of deposit.....	107,868 85	117,734 96	100,552 73	98,716 61
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	1,117 40			
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....	5,000 00			
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$279,299 02</b>	<b>\$279,127 81</b>	<b>\$261,492 80</b>	<b>\$267,273 20</b>

No. 4649.

## FIRST NATIONAL EXCHANGE BANK, PLYMOUTH.

R. C. SAFFORD, *President*; E. W. CHAFFEE, *Vice President*; O. A. FRAZER, *Cashier*.

DIRECTORS—R. C. Safford, E. W. Chaffee, W. H. Hoyt, Peter Gaydee, A. M. Potter, C. W. Root, D. D. Allen.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.*	Report of Dec. 19.*
Loans and discounts.....	\$105,311 23	\$114,677 15		
Overdrafts, secured and unsecured.....	100 34	269 95		
U. S. bonds to secure circulation.....	12,500 00	12,500 00		
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	20,229 65	14,240 48		
Due from other national banks.....				
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	5,180 24	2,734 78		
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	543 95	55 25		
Premiums on U. S. bonds.....	1,875 00	1,875 90		
Checks and other cash items.....	23 28			
Exchanges for clearing house.....				
Bills of other banks.....	180 00	2,197 00		
Fractional paper currency, nickels and cents.....	94	3 23		
Specie.....	3,672 60	3,765 75		
Legal tender notes.....	1,000 00	1,300 00		
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	562 50	562 50		
Due from U. S. treasurer, other than 5% redemption fund.....	37 50	537 59		
<b>Totals.....</b>	<b>\$151,127 23</b>	<b>\$154,830 54</b>		
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00		
Surplus fund.....		1,000 00		
Undivided profits.....	3,870 17	2,623 11		
National bank notes outstanding.....	11,250 00	11,250 00		
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	20,785 70	24,957 28		
Demand certificates of deposit.....	65,221 96	64,990 15		
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$151,127 23</b>	<b>\$154,830 54</b>		

\* No reports received.

No. 3388.

## PONTIAC NATIONAL BANK, PONTIAC.

WM. G. HINMAN, *President*; B. F. ELWOOD, *Vice President*; ALBE LULL, *Cashier*.

DIRECTORS—Wm. G. Hinman, T. N. Turk, B. F. Elwood, A. G. Hunt, M. S. Brewer, P. A. Hitchcock, A. Lull.

Resources.	Report of May 4.	Report of July 12.*	Report of Oct. 3.*	Report of Dec. 19.
Loans and discounts.....	\$283,649 62			\$251,249 37
Overdrafts, secured and unsecured.....	2,592 01			3,254 84
U. S. bonds to secure circulation.....	25,000 00			25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	12,284 21			19,128 15
Due from other national banks.....	6,290 62			7,406 95
Due from state banks and bankers.....	6 17			146 63
Banking house, furniture and fixtures.....	10,975 97			10,975 97
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,641 70			
Premiums on U. S. bonds.....	3,400 00			3,250 00
Checks and other cash items.....	3,225 00			1,067 45
Exchanges for clearing house, interest paid.....	251 22			
Bills of other banks.....	767 00			1,036 00
Fractional paper currency, nickels and cents.....	37 49			15 43
Specie.....	8,996 24			12,135 55
Legal tender notes.....	5,690 00			4,147 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (½ of cir- culation).....	1,125 00			1,125 00
Due from U. S. treasurer, other than ½ redemption fund.....				
<b>Totals.....</b>	<b>\$346,883 45</b>			<b>\$340,947 24</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00			\$100,000 00
Surplus fund.....	15,000 00			16,000 00*
Undivided profits.....	7,487 84			7,001 74
National bank notes outstanding.....	22,500 00			22,500 00
State bank notes outstanding.....				
Dividends unpaid.....	40 00			40 00
Individual deposits subject to check.....	55,438 88			65,545 64
Demand certificates of deposit.....	124,872 50			128,269 51
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	1,064 75			1,590 45
Due to state banks and bankers.....				
Notes and bills rediscounted.....	11,000 00			
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$346,883 45</b>			<b>\$340,947 24</b>

\* No reports received.

No. 4446.

## FIRST NATIONAL EXCHANGE BANK, PORT HURON.

HENRY HOWARD, *President*; JAS. GOULDEN, *Vice President*; H. G. BARNUM, *Cashier*; JAS. BRADLEY, *Assistant Cashier*.

DIRECTORS—O'Brien J. Atkinson, Wm. Canham, Peter Hill, H. G. Barnum, Henry Howard, Jas. Goulden, J. E. Miller.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$311,289 79	\$458,930 85	\$487,981 30	\$447,378 82
Overdrafts, secured and unsecured.....	382 09	161 15	105 74	58 53
U. S. bonds to secure circulation.....	\$7,500 00	\$7,500 00	37,500 00	\$7,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand .....				
Stocks, securities, etc.....	24,331 34	32,031 34	18,781 34	19,594 00
Due from approved reserve agents.....	66,674 47	116,541 76	64,945 59	78,524 27
Due from other national banks .....	183 82	817 99	310 00	155 00
Due from state banks and bankers.....	3,143 63	6,889 64	961 91	3,414 14
Banking house, furniture and fixtures.....	1,800 00	1,800 00	1,800 00	1,800 00
Other real estate and mortgages owned.....	12,350 00	12,350 00	12,350 00	12,350 00
Current expenses and taxes paid .....	2,912 07		2,298 37	
Premiums on U. S. bonds.....	3,750 09	3,375 00	3,000 00	3,000 00
Checks and other cash items.....	4,621 90	1,014 03	10,272 56	5,425 11
Exchanges for clearing house.....	3,288 53	2,628 74	9,227 87	2,168 64
Bills of other banks .....	4,710 00	3,042 00	4,693 00	4,421 00
Fractional paper currency, nickels and cents.....	37 71	86 18	56 56	111 97
Specie.....	12,591 53	21,954 70	20,206 90	22,611 70
Legal tender notes.....	16,798 00	19,948 00	22,163 00	20,600 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,687 50	1,687 50	1,687 50	1,687 50
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$708,445 39</b>	<b>\$720,705 88</b>	<b>\$678,289 14</b>	<b>\$660,790 68</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$135,000 00	\$135,000 00	\$135,000 00	\$135,000 00
Surplus fund.....	24,300 00	27,000 00	27,000 00	27,000 00
Undivided profits.....	25,676 64	16,481 28	25,141 97	27,771 81
National bank notes outstanding.....	33,750 00	33,250 00	33,745 00	33,760 00
State bank notes outstanding.....				
Dividends unpaid.....		600 00		
Individual deposits subject to check.....	391,792 08	409,646 69	389,802 98	347,982 55
Demand certificates of deposit.....	88,410 36	83,942 49	79,667 53	78,185 46
Time certificates of deposit.....				
Certified checks.....	300 00	4,000 00		
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks .....				
Due to state banks and bankers.....	9,216 86	10,835 42	10,931 36	11,101 26
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$708,445 39</b>	<b>\$720,705 88</b>	<b>\$678,289 14</b>	<b>\$660,790 68</b>

No. 2550.

## FIRST NATIONAL BANK, QUINCY.

C. H. WINCHESTER, *President*; J. H. JONES, *Vice President*; C. L. TRUESDELL, *Cashier*.

DIRECTORS—C. H. Winchester, J. H. Jones, C. L. Truesdell, E. B. Church, John Babcock, C. C. Sears, A. L. Bowen.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$92,494 58	\$81,808 47	\$75,402 48	\$88,745 86
Overdrafts, secured and unsecured.....	3,497 46	4,672 55	5,618 14	4,943 82
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	4,869 18	7,624 44	7,085 76	7,213 17
Due from other national banks.....			222 00	
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	2,869 95	2,869 95	2,869 95	2,869 95
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	801 10	54 88	604 03	1,042 54
Premiums on U. S. bonds.....				
Checks and other cash items.....	126 67	51 56	288 56	26 80
Exchange for clearing house.....				
Bills of other banks.....	5,116 00	5,426 00	5,294 00	3,448 00
Fractional paper currency, nickels and cents.....	52 87	53 77	51 66	54 49
Specie.....	4,214 06	2,426 00	3,214 05	3,595 52
Legal tender notes.....	1,500 00	2,000 00	1,500 00	2,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals .....</b>	<b>\$128,608 86</b>	<b>\$120,065 12</b>	<b>\$115,223 11</b>	<b>\$121,992 44</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	8,777 17	6,948 08	8,086 04	10,232 98
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
State bank notes outstanding.....				
Dividends unpaid.....	60 00	20 60		
Individual deposits subject to check.....	28,118 51	24,212 09	22,984 06	24,372 12
Demand certificates of deposit.....	20,368 15	17,636 96	12,923 01	16,187 33
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals .....</b>	<b>\$128,608 86</b>	<b>\$120,065 12</b>	<b>\$115,223 11</b>	<b>\$121,992 41</b>

No. 4413.

## FIRST NATIONAL BANK, REED CITY.

L. K. PARKHURST, *President*; J. W. PARKHURST, *Cashier*.

DIRECTORS—L. K. Parkhurst, J. W. Parkhurst, James M. Reed, J. B. Judkins, N. A. Stoddard.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$146,482 28	\$127,775 66	\$129,028 84	\$113,548 40
Overdrafts, secured and unsecured.....	4,128 00	955 04	956 06	587 71
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	2,000 00	2,000 00	2,955 09	2,242 55
Due from approved reserve agents.....	9,775 52	3,171 34	9,739 80	14,721 55
Due from other national banks.....		439 86	65 79	778 84
Due from state banks and bankers.....	6,962 04		2,144 10	5,270 75
Banking houses, furniture and fixtures.....	9,190 64	9,080 00	9,000 00	9,000 00
Other real estate and mortgages owned.....	980 00	940 00	940 00	940 00
Current expenses and taxes paid.....	1,072 24	9 20	763 87	1,745 74
Premiums on U. S. bonds.....	2,000 00			
Checks and other cash items.....	1,401 00	2,106 91	985 49	
Exchanges for clearing house.....				
Bills of other banks.....	2,116 00	4,725 00	2,544 00	7,843 00
Fractional paper currency, nickels and cents.....	492 58	589 00	505 00	50 32
Specie.....	6,329 00	5,620 00	2,275 00	4,600 00
Legal tender notes.....	3,586 00	11,581 00	6,939 00	4,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	562 50	62 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemp- tion fund.....				
<b>Totals.....</b>	<b>\$209,366 80</b>	<b>\$191,424 51</b>	<b>\$182,878 04</b>	<b>\$177,940 96</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	7,117 57	410 02	2,818 55	5,836 14
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
State bank notes outstanding.....				
Dividends unpaid.....		108 00	108 00	
Individual deposits subject to check.....	64,504 58	52,056 41	51,988 98	58,748 55
Demand certificates of deposit.....	55,854 63	50,600 08	35,336 68	29,306 27
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	640 07		331 06	
Due to state banks and bankers.....			44 77	
Notes and bills rediscounted.....		17,000 00	21,000 00	12,800 80
Bills payable.....	10,000 00			
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$209,366 80</b>	<b>\$191,424 51</b>	<b>\$182,878 04</b>	<b>\$177,940 96</b>

No. 354.

## FIRST NATIONAL BANK, ROMEO.

JNO. H. BRABB, *President*; E. R. MATHEWS, *Vice President*; CHAS. M. TACKELS, *Cashier*.

DIRECTORS—John H. Brabb, Moses A. Giddings, Charles Burr, Harvey Mellen, Marvil J. Brabb, Enos R. Mathews, Edward C. Newberry, Henry S. Evans, Chas. M. Tackels.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$175,591 77	\$150,100 66	\$154,416 22	\$128,985 10
Overdrafts, secured and unsecured.....	408 38	2 74		
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	25,547 47	42,473 23	21,984 06	48,661 23
Due from other national banks.....		1,155 00	884 00	2,100 00
Due from State banks and bankers.....	67 40			
Banking house, furniture and fixtures.....	8,204 90	8,204 90	8,204 90	8,204 90
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	610 84	49 88	496 87	
Premiums on U. S. bonds.....				
Checks and other cash items.....	102 53	633 88	644 66	745 03
Exchanges for clearing house.....				
Bills of other banks.....	275 00	326 00	278 00	329 00
Fractional paper currency, nickels and cents.....	125 46	108 33	58 86	35 45
Specie.....	5,566 75	6,008 15	8,215 80	4,200 06
Legal tender notes.....	2,714 00	2,506 00	2,000 00	1,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$245,337 00</b>	<b>\$239,188 24</b>	<b>\$222,783 89</b>	<b>\$230,444 36</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits.....	6,493 10	2,581 78	4,615 14	6,228 61
National bank notes outstanding.....	20,500 00	20,500 00	20,500 00	19,200 00
State bank notes outstanding.....				
Dividends unpaid.....	80 00	931 25	180 00	
Individual deposits subject to check.....	63,894 72	64,260 71	46,982 93	54,440 76
Demand certificates of deposit.....	14,360 18	10,914 53	11,505 32	10,464 99
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$245,337 00</b>	<b>\$239,188 24</b>	<b>\$222,783 89</b>	<b>\$230,444 36</b>



No. 2186.

## CITIZENS' NATIONAL BANK, ROMEO.

E. W. GIDDINGS, *President*; JNO. SMITH, JR., *Vice President*; S. A. READE, *Cashier*; R. S. READE, *Assistant Cashier*.

DIRECTORS—Sam'l A. Reade, Jas. R. Moreland, N. Langelier, A. Kennedy, U. Townsend, Rob't McKay, F. S. Crismon, Jno. Smith, Jr., E. W. Giddings.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$160,387 66	\$154,559 20	\$156,045 88	\$157,400 78
Overdrafts, secured and unsecured.....	101 85	80 52	-----	92 70
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....	-----	-----	-----	-----
U. S. bonds on hand.....	-----	-----	-----	-----
Stocks, securities, etc.....	-----	-----	-----	-----
Due from approved reserve agents.....	15,089 68	9,608 45	11,007 69	16,438 71
Due from other national banks.....	87 00	59 50	12 00	232 72
Due from state banks and bankers.....	-----	-----	-----	-----
Banking house, furniture and fixtures.....	9,400 00	9,400 00	9,400 00	9,400 00
Other real estate and mortgages owned.....	1,314 37	1,314 37	1,314 37	-----
Current expenses and taxes paid.....	598 66	25 75	538 46	766 07
Premiums on U. S. bonds.....	-----	-----	-----	-----
Checks and other cash items.....	172 96	386 65	248 00	163 03
Exchanges for clearing house.....	-----	-----	-----	-----
Bills of other banks.....	2,020 00	6,191 00	8,515 00	2,738 00
Fractional paper currency, nickels and cents.....	78 47	54 70	41 91	33 68
Specie.....	5,492 20	6,645 90	6,841 30	7,831 75
Legal tender notes.....	-----	-----	-----	-----
U. S. certificates of deposit for legal tenders.....	-----	-----	-----	-----
Redemption fund with U. S. treasurer (5% of circulation).....	1,125 00	1,125 00	625 00	905 00
Due from U. S. treasurer, other than 5% redemption fund.....	-----	-----	-----	-----
<b>Totals.....</b>	<b>\$220,811 85</b>	<b>\$214,426 04</b>	<b>\$214,589 60</b>	<b>\$221,047 44</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	7,802 79	8,508 78	6,451 05	9,651 29
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....	-----	-----	-----	-----
Dividends unpaid.....	484 00	4,379 00	1,009 00	-----
Individual deposits subject to check.....	70,214 56	64,143 31	64,629 55	68,896 15
Demand certificates of deposit.....	-----	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----	-----
Certified checks.....	-----	-----	-----	-----
Cashier's checks outstanding.....	-----	-----	-----	-----
U. S. deposits.....	-----	-----	-----	-----
Deposits of U. S. disbursing officers.....	-----	-----	-----	-----
Due to other national banks.....	-----	-----	-----	-----
Due to state banks and bankers.....	-----	-----	-----	-----
Notes and bills rediscounted.....	-----	-----	-----	-----
Bills payable.....	-----	-----	-----	-----
Liabilities other than those above stated.....	-----	-----	-----	-----
<b>Totals.....</b>	<b>\$220,811 85</b>	<b>\$214,426 04</b>	<b>\$214,589 60</b>	<b>\$221,047 44</b>

No. 1768.

## THE FIRST NATIONAL BANK OF SAGINAW, SAGINAW.

A. W. WRIGHT, *President*; A. P. BLISS, *Vice President*; T. W. STALKER, *Cashier*.

DIRECTORS—A. W. Wright, A. P. Bliss, W. T. Knowlton, Gordon Corning, C. H. Davis, Smith Palmer, J. H. Pearson.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$452,371 93	\$486,996 25	\$425,448 85	\$419,188 88
Overdrafts, secured and unsecured	74 58	116 25	972 54	97 79
U. S. bonds to secure circulation	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.				
Due from approved reserve agents	54,538 34	55,012 04	48,033 00	115,449 12
Due from other national banks	8,238 90	13,437 67	8,507 70	5,971 92
Due from state banks and bankers	906 97	969 49	1,006 68	233 59
Banking house, furniture and fixtures	1,500 00	1,500 00	1,500 00	1,500 00
Other real estate and mortgages owned				
Current expenses and taxes paid	2,808 72	550 03	4,755 14	5,984 58
Premiums on U. S. bonds	6,000 00	5,000 00	5,000 00	5,000 00
Checks and other cash items		157 34		64 77
Exchanges for clearing house				
Bills of other banks	7,560 00	15,446 00	7,788 00	6,263 00
Fractional paper currency, nickels and cents	91 25	103 14	212 66	144 81
Specie	18,814 05	18,574 00	21,452 50	24,794 55
Legal tender notes	11,550 00	12,225 00	16,350 00	13,475 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of circulation)	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund			223 63	
<b>Totals</b>	<b>\$616,295 74</b>	<b>\$612,340 31</b>	<b>\$593,500 70</b>	<b>\$650,418 01</b>
<b>Liabilities.</b>				
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits	22,228 20	19,047 26	22,288 44	22,228 86
National bank notes outstanding	48,750 00	44,300 00	44,400 00	43,010 00
State bank notes outstanding				
Dividends unpaid		97 50	95 00	82 50
Individual deposits subject to check	145,461 25	168,336 17	152,351 30	206,788 62
Demand certificates of deposit	261,301 28	258,358 88	233,562 48	227,594 16
Time certificates of deposit				
Certified checks				75 00
Cashier's checks outstanding	1,650 00			
U. S. deposits				
Deposits of U. S. disbursing officers				
Due to other national banks	842 94	3,017 15	223 36	223 36
Due to state banks and bankers	1,062 07	283 85	580 09	486 48
Notes and bills rediscounted				
Bills payable				
Liabilities other than those above stated				
<b>Totals</b>	<b>\$616,295 74</b>	<b>\$612,340 31</b>	<b>\$593,500 70</b>	<b>\$650,418 01</b>

No. 637.

## FIRST NATIONAL BANK OF EAST SAGINAW, SAGINAW.

ERASTUS T. JUDD, *President*; JOHN W. HOWRY, *Vice President*; CLARENCE L. JUDD, *Cashier*;  
CHAS. A. WOOD, *Assistant Cashier*.

DIRECTORS—Erastus T. Judd, John W. Howry, Jno. S. Estabrook, Willis H. Gilbert, H. Kirk Howry,  
Clarence L. Judd, B. F. Webster.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$526,709 74	\$504,561 52	\$456,369 87	\$460,246 21
Overdrafts, secured and unsecured .....	2,235 13	1,406 63	1,235 23	1,065 89
U. S. bonds to secure circulation .....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure deposits .....				
U. S. bonds on hand .....				
Stocks, securities, etc. ....				
Due from approved reserve agents .....	12,096 84	23,444 02	21,061 56	27,068 94
Due from other national banks .....	5,707 10	9,974 94	6,751 08	2,682 44
Due from state banks and bankers .....	2,045 83	6,050 41	1,183 90	664 30
Banking house, furniture and fixtures .....	20,000 00	20,000 00	20,000 00	20,000 00
Other real estate and mortgages owned .....				
Current expenses and taxes paid .....	3,823 67	154 82	3,012 11	
Premiums on U. S. bonds .....				
Checks and other cash items .....	3,531 87	8,747 56	7,456 22	7,129 25
Exchanges for clearing house .....	1,396 80	1,086 08	1,647 33	1,158 98
Bills of other banks .....	90 00	560 00	685 00	685 00
Fractional paper currency, nickels and cents .....	22 91	22 22	42 28	39 92
Specie .....	8,405 25	6,523 25	2,965 25	3,482 50
Legal tender notes .....	13,089 00	16,276 00	21,259 00	16,572 00
U. S. certificates of deposit for legal tenders .....	5,000 00			
Redemption fund with U. S. treasurer (5% of cir- culation) .....		4,500 00	4,500 00	4,500 00
Due from U. S. treasurer, other than 5% redemption fund .....				
<b>Totals .....</b>	<b>\$706,734 14</b>	<b>\$708,311 95</b>	<b>\$653,054 08</b>	<b>\$645,196 89</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund .....	60,000 00	60,000 00	60,000 00	60,000 00
Undivided profits .....	22,571 90	17,933 49	23,638 97	22,786 95
National bank notes outstanding .....	90,000 00	90,000 00	90,000 00	90,000 00
State bank notes outstanding .....				
Dividends unpaid .....		5,000 00		
Individual deposits subject to check .....	200,607 96	208,307 13	190,226 17	156,479 47
Demand certificates of deposit .....	145,140 24	136,855 29	167,047 60	142,860 08
Time certificates of deposit .....				
Certified checks .....	500 00			
Cashier's checks outstanding .....	2,500 00	2,200 00		
United States deposits .....				
Deposits of U. S. disbursing officers .....				
Due to other national banks .....	8,300 10			2,081 90
Due to State banks and bankers .....	36,749 25	22,095 99	27,031 29	35,113 54
Notes and bills rediscounted .....	39,564 69	6,000 00		35,965 00
Bills payable .....				
Liabilities other than those above stated .....				
<b>Totals .....</b>	<b>\$706,734 14</b>	<b>\$708,311 95</b>	<b>\$653,054 08</b>	<b>\$645,196 89</b>

No. 1918.

## SECOND NATIONAL BANK, SAGINAW.

Geo. W. Morley, *President*; Waldo A. Avery, *Vice President*; Geo. B. Morley, *Cashier*;  
E. W. Glynn, *Assistant Cashier*.

DIRECTORS—Geo. W. Morley, Waldo A. Avery, H. C. Potter, Jr., Edward W. Morley, Walter S. Eddy.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$1,041,470 80	\$975,181 14	\$901,378 57	\$888,057 99
Overdrafts, secured and unsecured .....	2,854 18	1,650 95	1,318 34	1,922 48
U. S. bonds to secure circulation .....	150,000 00	150,000 00	150,000 00	150,000 00
U. S. bonds to secure deposits .....				
U. S. bonds on hand .....				
Stocks, securities, etc. ....				
Due from approved reserve agents .....	13,582 34	21,061 92	13,278 88	20,069 79
Due from other national banks .....	4,769 27	2,824 78	2,059 75	8 44
Due from state banks and bankers .....	4,524 59	8,994 73	7,489 29	9,910 80
Banking house, furniture and fixtures .....	12,000 00	12,000 00	12,000 00	12,000 00
Other real estate and mortgages owned .....				
Current expenses and taxes paid .....	4,887 63	100 03	9,085 06	11,384 19
Premiums on U. S. bonds .....	15,218 75	14,968 75	14,718 75	14,718 75
Checks and other cash items .....	677 40	1,855 12	2,999 11	1,199 70
Exchanges for clearing house .....	4,645 66	1,583 24	4,506 06	2,401 85
Bills of other banks .....	5,851 00	1,501 00	4,206 00	2,636 06
Fractional paper currency, nickels and cents .....	804 99	141 49	262 06	231 55
Specie .....	52,989 87	55,370 96	80,899 96	53,843 28
Legal tender notes .....	34,194 00	45,262 00	13,907 00	16,299 00
U. S. certificates of deposit for legal tenders .....				
Redemption fund with U. S. treasurer (5% of circulation) .....	6,750 00	6,750 00	6,750 00	6,750 00
Due from U. S. treasurer, other than 5% redemption fund .....				
<b>Totals .....</b>	<b>\$1,354,219 97</b>	<b>\$1,298,716 21</b>	<b>\$1,224,292 88</b>	<b>\$1,200,414 27</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$150,000 00	\$150,000 00	\$150,000 00	\$150,000 00
Surplus fund .....	150,000 00	150,000 00	150,000 00	150,000 00
Undivided profits .....	31,479 69	26,875 40	37,225 97	49,050 34
National bank notes outstanding .....	135,000 00	135,000 00	135,000 00	135,000 00
State bank notes outstanding .....				
Dividends unpaid .....		2,967 50	75 00	
Individual deposits subject to check .....	536,652 52	516,502 80	478,389 22	429,326 64
Demand certificates of deposit .....	307,926 66	262,529 89	230,066 37	223,636 41
Time certificates of deposit .....				
Certified checks .....		100 00	100 00	300 00
Cashier's checks outstanding .....				3,112 10
U. S. deposits .....				
Deposits of U. S. disbursing officers .....				
Due to other national banks .....	1,528 78	4,115 75	3,595 71	4,300 88
Due to state banks and bankers .....	41,687 82	28,579 66	44,830 56	55,687 90
Notes and bills rediscounted .....		22,045 41		
Bills payable .....				
Liabilities other than those above stated .....				
<b>Totals .....</b>	<b>\$1,354,219 97</b>	<b>\$1,298,716 21</b>	<b>\$1,224,292 88</b>	<b>\$1,200,414 27</b>

No. 3911.

## COMMERCIAL NATIONAL BANK, SAGINAW.

D. HARDIN, *President*; J. F. BRAND, *Vice President*; M. O. ROBINSON, *Cashier*.

DIRECTORS—Daniel Hardin, E. M. Joelin, George A. Alderton, Francis Hood, Chester Brown, J. F. Brand, M. O. Robinson, E. McCarty, A. C. Melae.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$408,288 01	\$338,758 86	\$299,860 88	\$282,288 79
Overdrafts, secured and unsecured.....	498 29	378 62	1,847 59	311 90
U. S. bonds to secure circulation.....	100,000 00	100,000 00	100,000 00	100,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....		12,500 00	12,500 00	12,500 00
Due from approved reserve agents.....	12,542 54	28,757 21	23,928 86	28,125 28
Due from other national banks.....	453 97	2,281 75	1,568 89	8,018 25
Due from state banks and bankers.....	891 72	474 28	94 45	1,387 74
Banking house, furniture and fixtures.....	14,030 00	14,000 00	14,000 00	14,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,887 06	45 88	1,820 36	
Premiums on U. S. bonds.....	15,000 00	14,500 00	14,500 00	14,500 00
Checks and other cash items.....	253 28	1,912 27	388 77	1,472 66
Exchanges for clearing house.....	4,800 00			
Bills of other banks.....	1,565 00	1,029 00	1,218 00	177 00
Fractional paper currency, nickels and cents.....	49 68	91 50	122 70	62 59
Specie.....	15,774 15	15,906 15	11,417 80	12,405 45
Legal tender notes.....	11,100 00	6,580 00	5,850 00	8,600 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	4,500 00	4,500 00	4,500 00	4,500 00
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$587,658 65</b>	<b>\$586,680 02</b>	<b>\$498,561 30</b>	<b>\$488,805 61</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	40,000 00	40,000 00	40,000 00	40,000 00
Undivided profits.....	10,291 94	6,516 52	9,652 19	10,538 89
National bank notes outstanding.....	89,350 00	90,000 00	90,000 00	89,200 00
State bank notes outstanding.....				
Dividends unpaid.....		2,110 00		
Individual deposits subject to check.....	169,077 09	130,789 54	114,244 04	109,502 86
Demand certificates of deposit.....	143,101 50	157,180 87	132,198 35	133,409 21
Time certificates of deposit.....				
Certified checks.....	200 00		200 00	
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....	10,588 12	10,038 09	7,268 72	5,610 43
Notes and bills rediscounted.....				
Bills payable.....	25,000 00			
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$587,658 65</b>	<b>\$586,680 02</b>	<b>\$498,561 30</b>	<b>\$488,805 61</b>

No. 2761.

## HOME NATIONAL BANK OF EAST SAGINAW, SAGINAW.

W. E. BURT, *President*; J. H. BOOTH, *Vice President*; A. H. COMSTOCK, *Cashier*.

DIRECTORS—W. E. Burt, T. E. Dorr, Wm. Callam, J. H. Booth, D. G. Holland, W. C. McClure, Farnham Lyon, Carl Heavenrich, A. H. Comstock, C. W. Burt, J. H. Qualman.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts	\$1,208,163 66	\$988,159 77	\$996,837 28	\$741,419 29
Overdrafts, secured and unsecured	8,830 85	3,189 68	3,325 57	5,600 67
U. S. bonds to secure circulation	400,000 00	400,000 00	400,000 00	400,000 00
U. S. bonds to secure deposits				
U. S. bonds on hand				
Stocks, securities, etc.	1,500 00	1,500 00	40,600 00	180,600 00
Due from approved reserve agents	59,412 90	132,772 58	68,676 86	264,365 13
Due from other national banks	6,054 11	669 41	1,806 59	620 41
Due from state banks and bankers		2,161 06	765 24	2,233 05
Banking house, furniture and fixtures	4,551 87			
Other real estate and mortgages owned				
Current expenses and taxes paid	7,918 98	105 44	4,826 04	8,420 01
Premiums on U. S. bonds				
Checks and other cash items	3,154 00	2,887 95	250 10	214 40
Exchanges for clearing house	4,486 86	2,632 00	4,369 04	1,161 83
Bills of other banks	6,361 00	23,570 00	11,009 00	9,216 00
Fractional paper currency, nickels and cents	360 49	340 23	437 47	346 11
Specie	47,827 75	50,692 25	65,453 40	70,498 20
Legal tender notes	20,537 00	57,284 00	77,724 00	40,838 00
U. S. certificates of deposit for legal tenders				
Redemption fund with U. S. treasurer (5% of circulation)	18,000 00	18,000 00	9,280 00	18,000 00
Due from U. S. treasurer, other than 5% redemption fund				2,000 00
<b>Totals</b>	<b>\$1,796,656 25</b>	<b>\$1,683,944 36</b>	<b>\$1,586,211 59</b>	<b>\$1,745,078 10</b>
<b>Liabilities.</b>				
Capital stock paid in	\$400,000 00	\$400,000 00	\$400,000 00	\$400,000 00
Surplus fund	140,000 00	140,000 00	140,000 00	140,000 00
Undivided profits	80,479 42	6,134 43	23,754 50	28,927 25
National bank notes outstanding	360,000 00	357,780 00	360,000 00	354,400 00
State bank notes outstanding				
Dividends unpaid		535 00		
Individual deposits subject to check	537,562 72	456,584 98	404,317 21	566,430 62
Demand certificates of deposit	218,247 43	255,648 20	230,627 62	221,216 24
Time certificates of deposit				
Certified checks	1,027 39			
Cashier's checks outstanding				5 62
U. S. deposits				
Deposits of U. S. disbursing officers				
Due to other national banks	30,951 41	24,928 84	15,669 40	12,345 91
Due to state banks and bankers	4,925 17	3,363 91	11,612 86	16,669 23
Notes and bills rediscounted	78,462 71			
Bills payable				
Liabilities other than those above stated				
<b>Totals</b>	<b>\$1,796,656 25</b>	<b>\$1,683,944 36</b>	<b>\$1,586,211 59</b>	<b>\$1,745,078 10</b>

No. 3886.

## FIRST NATIONAL BANK, ST. IGNACE.

O. W. JOHNSON, *President*; C. E. WELLS, *Vice President*; E. H. HOTCHKISS, *Cashier*.

DIRECTORS—O. W. Johnson, P. Mulcrone, C. E. Wells, Henry Hoffman, B. H. Hotchkiss.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$152,416 68	\$163,577 62	\$117,654 75	\$126,960 90
Overdrafts, secured and unsecured.....	1,345 39	740 66	725 21	27 35
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	6,100 00	6,100 00	1,500 00	
Due from approved reserve agents.....	31,176 53	24,678 22	61,404 54	30,658 50
Due from other national banks.....	219 77	688 62	97 23	
Due from state banks and bankers.....	1,228 36	1,349 64	418 97	175 00
Banking house, furniture and fixtures.....	6,000 00	6,000 00	6,000 00	6,000 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,215 15	58 65	1,144 74	
Premiums on U. S. bonds.....				
Checks and other cash items.....	911 37	2,270 36	981 90	537 28
Exchanges for clearing house.....				
Bills of other banks.....	9,549 00	6,901 00	2,591 00	4,367 00
Fractional paper currency, nickels and cents.....	178 36	113 88	259 33	249 53
Specie.....	5,578 65	9,854 10	11,774 40	7,980 95
Legal tender notes.....	2,000 00	10,000 00	2,000 00	
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....		560 00		
<b>Totals</b> .....	<b>\$230,969 76</b>	<b>\$245,905 25</b>	<b>\$219,614 57</b>	<b>\$200,069 01</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits.....	6,784 51	7,789 28	8,818 82	8,960 98
National bank notes outstanding.....	11,250 00	10,750 00	10,790 00	11,110 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	68,719 88	88,468 75	180,188 37	46,148 85
Demand certificates of deposit.....	79,235 87	78,947 22		68,829 22
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....			4,867 38	
<b>Totals</b> .....	<b>\$230,969 76</b>	<b>\$245,905 25</b>	<b>\$219,614 57</b>	<b>\$200,069 01</b>

No. 3378.

## ST. JOHNS NATIONAL BANK, ST. JOHNS.

JNO. HICKS, *President*; GEO. A. STEEL, *Vice President*; P. E. WALSWORTH, *Cashier*;  
R. C. DEXTER, *Assistant Cashier*.

DIRECTORS—R. M. Steel, Geo. A. Steel, John Hicks, Galusha Pennell, Cooley E. Ball, C. C. Vaughan,  
P. E. Walsworth.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$278,186 76	\$238,055 45	\$309,560 92	\$200,382 98
Overdrafts, secured and unsecured.....	2,483 62	5,127 09	3,571 34	545 59
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	10,798 68	1,193 68	1,728 07	2,965 75
Due from approved reserve agents.....	7,371 04	7,344 89	3,065 05	17,671 57
Due from other national banks.....			3,843 90	
Due from state banks and bankers.....				
Banking house, furniture and fixtures.....	8,500 00	8,500 00	8,500 00	8,500 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	1,906 85	50 83	1,174 29	
Premiums on U. S. bonds.....				
Checks and other cash items.....		44 78	323 78	1,301 80
Exchanges for clearing house.....				
Bills of other banks.....		798 00	110 00	70 00
Fractional paper currency, nickels and cents. ....	143 52	197 50	207 95	237 25
Specie.....	12,601 80	10,060 96	5,636 60	18,511 98
Legal tender notes.....	3,080 00	6,325 00	5,428 00	5,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$346,192 27</b>	<b>\$304,278 13</b>	<b>\$368,772 90</b>	<b>\$285,311 87</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	18,000 00	17,000 00	17,000 00	17,000 00
Undivided profits.....	5,919 88	3,353 62	5,816 55	6,827 62
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	72,144 04	61,625 00	56,991 15	72,398 59
Demand certificates of deposit.....	90,267 34	75,577 96	57,890 77	60,566 55
Time certificates of deposit.....				
Certified checks.....	210 85			
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....		1,158 12	906 80	
Due to state banks and bankers.....	19,150 68	15,083 43	8,168 13	5,969 11
Notes and bills rediscounted.....		8,000 00		
Bills payable.....				
Liabilities other than those above stated.....	20,000 00			
<b>Totals.....</b>	<b>\$346,192 27</b>	<b>\$304,278 13</b>	<b>\$368,772 90</b>	<b>\$285,311 87</b>



No. 3239.

## FIRST NATIONAL BANK, ST. LOUIS.

R. M. STEEL, *President*; JOHN TUGER, *Vice President*; A. B. DARRAGH, *Cashier*.

DIRECTORS—Robert M. Steel, John Tuger, Geo. A. Steel, A. B. Darragh, David S. French.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 8.	Report of Dec. 19.
Loans and discounts .....	\$141,731 63	\$118,521 83	\$100,048 69	\$100,649 15
Overdrafts, secured and unsecured .....	286 36	751 36	2 18	270 62
U. S. bonds to secure circulation .....	12,500 00	12,300 00	12,500 00	12,500 00
U. S. bonds to secure deposits .....				
U. S. bonds on hand .....				
Stocks, securities, etc. ....	863 40	863 40	863 40	863 40
Due from approved reserve agents .....	4,408 32	2,997 07	754 24	1,690 07
Due from other national banks .....	473 46	9,661 81	6,998 11	4,896 53
Due from state banks and bankers .....			26 27	
Banking house, furniture and fixtures .....	1,700 00	1,700 00	1,700 00	1,700 00
Other real estate and mortgages owned .....	1,586 39	1,586 39	1,586 39	1,586 39
Current expenses and taxes paid .....	752 07	243 44	844 57	
Premiums on U. S. bonds .....	1,625 00	1,625 00	1,625 00	1,625 00
Checks and other cash items .....	50 00	152 70	96 56	
Exchanges for clearing house .....				
Bills of other banks .....	1,368 00	832 00	506 00	109 00
Fractional paper currency, nickels and cents .....	165 96	219 04	266 48	255 79
Specie .....	6,341 00	10,204 30	8,368 00	5,610 00
Legal tender notes .....	5,500 00	10,000 00	11,250 00	5,005 00
U. S. certificates of deposit for legal tenders .....				
Redemption fund with U. S. treasurer (5% of cir- culation) .....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund .....				
<b>Totals .....</b>	<b>\$180,483 09</b>	<b>\$171,919 64</b>	<b>\$147,852 34</b>	<b>\$136,823 45</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	2,900 00	2,900 00	2,900 00	2,900 00
Undivided profits .....	2,424 16	3,268 16	3,486 52	4,019 76
National bank notes outstanding .....	11,250 00	11,250 00	11,250 00	11,250 00
State bank notes outstanding .....				
Dividends unpaid .....				
Individual deposits subject to check .....	30,278 56	25,386 87	26,811 14	20,975 81
Demand certificates of deposit .....	83,580 87	79,114 81	53,404 68	46,137 42
Time certificates of deposit .....				
Certified checks .....				
Cashier's checks outstanding .....				
United States deposits .....				
Deposits of U. S. disbursing officers .....				
Due to other national banks .....				
Due to state banks and bankers .....				
Notes and bills rediscounted .....				1,540 46
Bills payable .....				
Liabilities other than those above stated .....				
<b>Totals .....</b>	<b>\$180,483 09</b>	<b>\$171,919 64</b>	<b>\$147,852 34</b>	<b>\$136,823 45</b>

No. 3547.

## FIRST NATIONAL BANK, SAULT STE. MARIE.

OTTO FOWLE, President; H. W. SEYMOUR, Vice President; E. H. MEAD, Cashier;  
A. J. MCCLUNG, Assistant Cashier.

DIRECTORS—Geo. Kemp, P. M. Church, Jno. A. Colwell, J. H. Stears, H. W. Seymour, Otto Fowle,  
E. H. Mead, F. B. Chesbrough.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$167,580 62	\$158,996 86	\$187,892 97	\$141,917 96
Overdrafts, secured and unsecured.....	140 56	488 59	78 89	99 76
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	26,645 61	34,251 96	31,690 56	24,337 59
Due from other national banks.....	50 00	50 00	50 00	50 00
Due from state banks and bankers.....		64 52	78 75	182 72
Banking house, furniture and fixtures.....	46,958 78	46,958 78	46,958 78	46,958 78
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....		2,804 98	444 58	
Premiums on U. S. bonds.....	1,500 00	1,500 00	1,500 00	1,500 00
Interest paid.....	777 67	1,300 01		1,045 21
Checks and other cash items.....	2,636 78	1,423 30	1,499 77	2,045 36
Exchanges for clearing house.....				
Bills of other banks.....	463 00	1,149 00	1,808 00	2,800 00
Fractional paper currency, nickels and cents.....	67 84	184 22	99 77	192 56
Specie.....	14,397 70	17,398 75	18,899 25	12,808 45
Legal tender notes.....	12,500 00	14,500 00	15,500 00	12,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$286,781 06</b>	<b>\$293,441 57</b>	<b>\$299,363 62</b>	<b>\$258,806 89</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	25,000 00	25,000 00	25,000 00	25,000 00
Undivided profits.....	3,478 63	5,610 92	2,394 70	3,028 20
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	108,855 85	108,227 24	92,351 07	82,354 27
Demand certificates of deposit.....	8,157 71	6,767 56	7,081 44	6,136 77
Time certificates of deposit.....	88,073 69	88,490 47	80,819 67	80,794 59
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....	1,647 18	35 38	406 94	233 06
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....	318 55			
<b>Totals.....</b>	<b>\$286,781 06</b>	<b>\$293,441 57</b>	<b>\$299,363 62</b>	<b>\$258,806 89</b>

No. 3747.

## THE SAULT STE. MARIE NATIONAL BANK, SAULT STE. MARIE.

T. W. BURDICK, *President*; A. FRENZLAUER, *Vice President*; W. B. CADY, *Cashier*; N. A. BURDICK, *Assistant Cashier*.

DIRECTORS—T. W. Burdick, Jas. H. Easton, Andrew Blank, Frank Perry, John G. Stradley, E. S. B. Sutton, Albert Frenzlaue, W. B. Cady.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts .....	\$180,721 04	\$184,083 76	\$126,985 65	\$128,640 10
Overdrafts, secured and unsecured .....	2,281 57	1,597 22	281 48	421 22
U. S. bonds to secure circulation .....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits .....				
U. S. bonds on hand .....	5,900 00			
Stocks, securities, etc. ....		5,900 00	6,876 55	6,828 51
Due from approved reserve agents .....	10,989 50	2,989 55	8,775 09	18,690 09
Due from other national banks .....	35 41	896 76	6,258 52	
Due from state banks and bankers .....	77 16	10,000 00		5,078 89
Banking houses, furniture and fixtures .....	81,896 65	81,896 65	81,896 65	81,896 65
Other real estate and mortgages owned .....				6,000 00
Current expenses and taxes paid .....	3,642 86	4,660 08	1,602 51	
Premiums on U. S. bonds .....				
Checks and other cash items .....	962 55	615 29	726 15	801 40
Exchanges for clearing house .....				
Bills of other banks .....	2,242 00	3,165 00	4,246 00	3,896 00
Fractional paper currency, nickels and cents .....	127 44	61 88	38 24	155 83
Specie .....	7,754 60	5,329 00	7,399 65	5,729 35
Legal tender notes .....	1,000 00	2,000 00	5,000 00	5,000 00
U. S. certificates of deposit for legal tenders .....				
Redemption fund with U. S. treasurer (5% of cir- culation) .....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund .....				
<b>Totals .....</b>	<b>\$272,545 17</b>	<b>\$278,400 49</b>	<b>\$276,074 47</b>	<b>\$288,742 04</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund .....	7,000 00	7,000 00	7,000 00	7,000 00
Undivided profits .....	1,927 47	3,542 81	2,523 78	21 38
National bank notes outstanding .....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding .....				
Dividends unpaid .....	15 00	15 00	15 00	15 00
Individual deposits subject to check .....	63,013 04	81,896 32	79,278 94	106,772 69
Demand certificates of deposit .....	2,071 00	1,435 00	4,474 00	1,719 85
Time certificates of deposit .....	41,921 79	40,451 71	34,860 00	31,248 21
Certified checks .....				
Cashier's checks outstanding .....				
U. S. deposits .....				
Deposits of U. S. disbursing officers .....				
Due to other national banks .....	1,762 05	2,189 27		
Due to state banks and bankers .....	65 32	270 38	923 78	470 41
Notes and bills rediscounted .....	17,289 50	10,000 00	14,500 00	14,500 00
Bills payable .....	15,000 00	9,000 00	9,000 00	4,500 00
Liabilities other than those above stated .....				
<b>Totals .....</b>	<b>\$272,545 17</b>	<b>\$278,400 49</b>	<b>\$276,074 47</b>	<b>\$288,742 04</b>

## REPORT OF THE COMMISSIONER OF

No. 3276.

## THE NATIONAL BANK OF STURGIS, STURGIS.

LEVANT E. WHITE, *President*; NELSON I. PACKARD, *Vice President*; CHAS. A. STURGIS, *Cashier*.

DIRECTORS—Levant E. White, James Thornton, Arthur W. Wright, Rufus F. Bireb, Geo. G. Bender, Nelson I. Packard, Chas. A. Sturgis.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19
Loans and discounts .....	\$175,502 28	\$169,381 22	\$142,711 90	\$125,838 22
Overdrafts, secured and unsecured .....	5,577 52	2,470 46	4,091 88	5,012 86
U. S. bonds to secure circulation .....	16,500 00	16,500 00	16,500 00	16,500 00
U. S. bonds to secure deposits .....				
U. S. bonds on hand .....				
Stocks, securities, etc. ....				
Due from approved reserve agents .....	4,426 07	3,701 49	4,478 69	16,661 76
Due from other national banks .....		343 78	504 12	
Due from state banks and bankers .....		268 35		
Banking house, furniture and fixtures .....	11,472 98	11,472 98	11,000 00	11,000 00
Other real estate and mortgages owned .....				400 00
Current expenses and taxes paid .....	234 01	102 77	84 91	284 46
Premiums on U. S. bonds .....	2,000 00	2,000 00	2,000 00	2,000 00
Checks and other cash items .....	566 52	255 35	2,472 98	1,152 47
Exchanges for clearing house .....				
Bills of other banks .....	776 00	588 00	547 00	1,530 00
Fractional paper currency, nickels and cents .....	134 74	90 76	4 88	39 46
Specie .....	6,958 25	4,895 60	1,226 80	2,632 50
Legal tender notes .....	7,000 00	8,600 00	9,000 00	6,004 00
U. S. certificates of deposit for legal tenders .....				
Redemption fund with U. S. treasurer (5% of cir- culation) .....	242 50	742 50	742 50	742 50
Due from U. S. treasurer, other than 5% redemption fund .....				
<b>Totals .....</b>	<b>\$221,836 07</b>	<b>\$221,408 27</b>	<b>\$196,360 66</b>	<b>\$190,817 73</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$65,000 00	\$65,000 00	\$65,000 00	\$65,000 00
Surplus fund .....	9,000 00	9,000 00	12,780 85	12,770 85
Undivided profits .....	2,388 80	2,302 62	3,886 53	3,493 82
National bank notes outstanding .....	14,850 00	14,850 00	14,850 00	14,850 00
State bank notes outstanding .....				
Dividends unpaid .....				
Individual deposits subject to check .....	38,046 92	80,667 80	22,296 33	27,608 19
Demand certificates of deposit .....	101,767 75	94,752 38	78,954 92	75,001 84
Time certificates of deposit .....				
Certified checks .....				
Cashier's checks outstanding .....				
U. S. deposits .....				
Deposits of U. S. disbursing officers .....				
Due to other national banks .....	357 60	835 46		
Due to state banks and bankers .....				
Notes and bills rediscounted .....				
Bills payable .....		8,500 00	2,391 53	391 53
Liabilities other than those above stated .....			700 00	700 00
<b>Totals .....</b>	<b>\$221,836 07</b>	<b>\$221,408 27</b>	<b>\$196,360 66</b>	<b>\$190,817 73</b>

No. 600.

## FIRST NATIONAL BANK, THREE RIVERS.

C. L. BLOOD, *President*; S. A. WALTON, *Vice President*; C. H. BLOOD, *Cashier*;  
G. F. KNAFFEN, *Assistant Cashier*.

DIRECTORS—C. L. Blood, R. R. Pealer, S. A. Walton, C. Shaad, J. H. Gardner, Gardner Powell,  
Geo. A. Roberts.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$144,232 52	\$150,008 45	\$130,453 38	\$122,150 20
Overdrafts, secured and unsecured.....	721 75	1,325 45	3,314 67	453 93
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	16,728 30	16,728 30	16,728 30	17,333 34
Due from approved reserve agents.....	964 16	6,843 82	9,717 47	13,045 90
Due from other national banks.....	9,812 26	3,385 54	3,322 96	7,788 81
Due from state banks and bankers.....	522 40			
Banking house, furniture and fixtures.....	9,893 00	9,893 00	9,893 00	9,893 00
Other real estate and mortgages owned.....	18,435 01	18,514 73	18,435 84	18,434 57
Current expenses and taxes paid.....		878 33	1,524 92	
Premiums on U. S. bonds.....				
Checks and other cash items.....	157 78	113 55	138 33	6 02
Exchanges for clearing house.....				
Bills of other banks.....	255 00	25 00	450 00	645 00
Fractional paper currency, nickels and cents.....	143 88	91 95	48 71	55 80
Spam.....	8,422 95	9,503 95	9,199 95	9,014 80
Legal tender notes.....	9,237 00	15,770 00	11,519 00	8,561 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$271,876 96</b>	<b>\$285,291 07</b>	<b>\$267,791 49</b>	<b>\$264,661 87</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Surplus fund.....	20,000 00	20,000 00	20,000 00	20,000 00
Undivided profits.....	347 96	1,974 23	2,353 11	2,422 11
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	16,749 51	22,828 80	21,996 18	24,444 25
Demand certificates of deposit.....	59,779 49	93,483 04	78,433 20	72,333 51
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$271,876 96</b>	<b>\$285,291 07</b>	<b>\$267,791 49</b>	<b>\$264,661 87</b>

## REPORT OF THE COMMISSIONER OF

No. 3133.

## THREE RIVERS NATIONAL BANK, THREE RIVERS.

JOHNSON BENNETT, *President*; W. G. CALDWELL, *Vice President*; L. T. WILCOX, *Cashier*.

DIRECTORS—J. Bennett, W. G. Caldwell, L. T. Wilcox, Chas. W. Cox, Lewis Emery, Jr., F. H. Case, Hosea Burch.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 1.	Report of Dec. 19.
Loans and discounts.....	\$118,770 55	\$114,404 78	\$104,886 65	\$99,514 85
Overdrafts, secured and unsecured.....	2,656 09	4,086 05	1,788 11	1,948 13
U. S. bonds to secure circulation.....	16,000 00	16,000 00	16,000 00	13,940 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	1,000 00	3,000 00	3,000 00	3,000 00
Due from approved reserve agents.....	1,980 69	1,045 11	3,405 97	5,079 80
Due from other national banks.....				
Due from state banks and bankers.....	3,971 53	1,478 51	1,749 42	2,422 83
Banking house, furniture and fixtures.....	3,500 00	3,500 00	3,500 00	3,500 00
Other real estate and mortgages owned.....	3,288 82	3,288 82	3,082 98	3,284 68
Current expenses and taxes paid.....	1,148 08	2,688 81	2,525 58	3,043 94
Premiums on U. S. bonds.....				
Checks and other cash items.....	2,486 88	720 31	886 96	151 89
Exchanges for clearing house.....				
Bills of other banks.....	1,230 00	142 00	679 00	389 00
Fractional paper currency, nickels and cents.....	100 44	118 12	85 10	83 81
Specie.....	4,768 00	5,159 00	4,768 00	5,932 00
Legal tender notes.....	3,500 00	2,000 00	500 00	2,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (½ of cir- culation).....	720 00	720 00	720 00	720 00
Interest paid.....	708 63		1,111 08	1,237 55
<b>Totals</b> .....	<b>\$163,768 71</b>	<b>\$157,276 38</b>	<b>\$146,686 77</b>	<b>\$145,897 53</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$64,000 00	\$64,000 00	\$64,000 00	\$64,000 00
Surplus fund.....	13,000 00	13,000 00	13,000 00	13,000 00
Undivided profits.....	4,236 50	5,833 23	7,425 66	8,656 52
National bank notes outstanding.....	14,400 00	14,400 00	13,900 00	12,340 00
State bank notes outstanding.....				
Dividends unpaid.....	40 00			
Individual deposits subject to check.....	23,545 81	18,794 05	20,114 08	25,415 08
Demand certificates of deposit.....	39,241 40	39,992 83	34,247 03	21,965 98
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....		1,256 29		
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....	5,000 00		4,000 00	
Liabilities other than those above stated.....				
<b>Totals</b> .....	<b>\$163,768 71</b>	<b>\$157,276 38</b>	<b>\$146,686 77</b>	<b>\$145,897 53</b>

No. 3325.

## FIRST NATIONAL BANK, TRAVERSE CITY.

JNO. C. LEWIS, *President*; JNO. T. BEADLE, *Vice President*; C. A. HAMMOND, *Cashier*.DIRECTORS—JNO. C. Lewis, JNO. T. Beadle, D. C. Leach, Wm. Gill, B. J. Morgan, Frank Hamilton.  
C. A. Hammond.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 2.	Report of Dec. 19.
Loans and discounts.....	\$224,821 10	\$186,905 42	\$146,574 27	\$147,901 57
Overdrafts, secured and unsecured.....	747 91	8,418 28	1,205 81	452 86
U. S. bonds to secure circulation.....	12,500 00	12,500 00	12,500 00	12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	300 00	300 00	300 00	300 00
Due from approved reserve agents.....	29,448 88	41,670 02	13,611 52	7,473 57
Due from other national banks.....	23,027 29	3,653 69	3,191 80	6,104 00
Due from state banks and bankers.....				
Banking houses, furniture and fixtures.....	15,575 00	15,575 00	15,575 00	15,575 00
Other real estate and mortgages owned.....			299 23	299 22
Current expenses and taxes paid.....	1,967 98	171 77	2,745 60	2,397 77
Premiums on U. S. bonds.....	1,500 00	1,200 00	1,200 00	1,200 00
Checks and other cash items.....	491 29	954 42	2,901 65	542 50
Exchanges for clearing house.....				
Bills of other banks.....	1,556 00	2,367 00	3,280 00	1,741 00
Fractional paper currency, nickels and cents.....	28 52	329 24	422 01	276 78
Specie.....	8,888 85	7,450 05	7,329 50	8,671 15
Legal tender notes.....	12,100 00	14,500 00	6,900 00	14,200 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$323,016 23</b>	<b>\$290,973 04</b>	<b>\$218,559 88</b>	<b>\$220,167 87</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	5,500 00	6,000 00	6,000 00	6,000 00
Undivided profits.....	4,188 81	974 82	4,645 28	6,924 15
National bank notes outstanding.....	11,250 00	11,250 00	11,250 00	11,250 00
State bank notes outstanding.....				
Dividends unpaid.....	50 00	2,000 00		
Individual deposits subject to check.....	157,251 64	126,145 88	68,513 75	72,888 54
Demand certificates of deposit.....	104,501 28	94,602 89	78,150 85	74,508 92
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$323,016 23</b>	<b>\$290,973 04</b>	<b>\$218,559 88</b>	<b>\$220,167 87</b>

No. 2372.

## FARMERS' NATIONAL BANK. UNION CITY.

THOS. B. BUELL, *President*; DAN'L D. BUELL, *Vice President*; HENRY T. CARPENTER, *Cashier*.

DIRECTORS—Thomas B. Buell, Darius D. Buell, Edward Stanton, Harvey M. Doubleday, Jno. P. Fox, Marshall P. Maxon, Lorenzo Zimmerman.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$112,766 56	\$109,820 82	\$107,547 65	\$111,132 98
Overdrafts, secured and unsecured.....	5,680 87	6,690 91	4,286 06	4,885 88
U. S. bonds to secure circulation.....	50,000 00	50,000 00	50,000 00	50,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				2,000 00
Stocks, securities, etc.....	6,185 72	6,522 98	2,715 95	2,822 74
Due from approved reserve agents.....	353 67	2,576 95	502 92	306 00
Due from other national banks.....				
Due from state banks and bankers.....	8,431 40	11,384 62	8,384 65	9,811 84
Banking house, furniture and fixtures.....	7,400 00	7,400 00	7,400 00	7,400 00
Other real estate and mortgages owned.....	1,175 00	1,175 00	1,175 00	1,175 00
Current expenses and taxes paid.....	1,309 64	412 15	1,364 16	
Premiums on U. S. bonds.....	767 50	767 50	767 50	767 50
Checks and other cash items.....	1,216 64	1,681 81	2,306 89	3,147 41
Exchanges for clearing house.....				
Bills of other banks.....	2,048 00	4,573 00	4,568 00	4,166 00
Fractional paper currency, nickels and cents.....	5 22	10 27	2 95	1 08
Specie.....	3,468 15	3,399 75	2,363 50	2,704 30
Legal tender notes.....	7,000 00	8,000 00	7,000 00	8,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of cir- culation).....	2,250 00	2,250 00	2,250 00	2,250 00
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$211,538 07</b>	<b>\$216,325 76</b>	<b>\$208,675 25</b>	<b>\$209,457 68</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	10,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	7,800 10	7,015 08	8,388 44	8,222 15
National bank notes outstanding.....	45,000 00	45,000 00	45,000 00	45,000 00
State bank notes outstanding.....				
Dividends unpaid.....	248 00			
Individual deposits subject to check.....	27,060 49	32,781 02	28,227 31	30,408 75
Demand certificates of deposit.....	68,814 46	68,529 69	61,059 50	64,903 76
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....	615 02			
Due to state banks and bankers.....				838 02
Notes and bills rediscounted.....				
Bills payable.....	2,000 00	3,000 00		
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$211,538 07</b>	<b>\$216,325 76</b>	<b>\$208,675 25</b>	<b>\$209,457 68</b>



No. 1826.

## UNION CITY NATIONAL BANK, UNION CITY.

EZRA BOSTWICK, *President*; JNO. B. TUCKER, *Vice President*; JNO. McCAUSEY, *Cashier*.

DIRECTORS—Ezra Bostwick, J. B. Tucker, Isaac Tower, S. P. Williams, A. C. McCrary, Henry Seymour, Warren D. Baker.

Resources.	Report of May 4.	Report of July 12.*	Report of Oct. 3.*	Report of Dec. 19.
Loans and discounts.....	\$168,627 09			\$168,453 80
Overdrafts, secured and unsecured.....	4,271 28			1,544 99
U. S. bonds to secure circulation.....	12,500 00			12,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....	2,000 00			
Stocks, securities, etc.....				1,500 00
Due from approved reserve agents.....	28,750 42			19,959 37
Due from other national banks.....				
Due from state banks and bankers.....	400 00			4,000 00
Banking houses, furniture and fixtures.....	8,990 00			8,990 00
Other real estate and mortgages owned.....	2,230 00			2,200 00
Current expenses and taxes paid.....	780 82			
Premiums on U. S. bonds.....	1,500 00			1,250 00
Checks and other cash items.....	384 58			2,998 07
Exchanges for clearing house.....				
Bills of other banks.....	496 00			1,029 00
Fractional paper currency, nickels and cents.....	115 00			78 00
Specie.....	8,294 98			7,253 80
Legal tender notes.....	2,042 00			1,515 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	562 50			562 50
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals</b> .....	<b>\$236,883 88</b>			<b>\$323,927 33</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00			\$50,000 00
Surplus fund.....	10,000 00			10,000 00
Undivided profits.....	15,092 87			15,182 52
National bank notes outstanding.....	11,250 00			11,000 00
State bank notes outstanding.....				
Dividends unpaid.....				100 00
Individual deposits subject to check.....	58,408 58			54,744 28
Demand certificates of deposit.....	90,132 63			87,900 58
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....	2,000 00			
<b>Totals</b> .....	<b>\$236,883 88</b>			<b>\$323,927 33</b>

\* No reports received.

No. 2987.

## FIRST NATIONAL BANK, VASSAR.

D. G. SLAFTER, *President*; JUSTIN WENTWORTH, *Vice President*; FRANK NORTH, *Cashier*.

DIRECTORS—D. G. Slafter, Justin Wentworth, Frank North, R. C. Burtis, C. A. Mapes.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts .....	\$121,470 61	\$93,183 60	\$86,582 17	\$70,267 13
Overdrafts, secured and unsecured .....	12,500 00	24 68	294 18	12,500 00
U. S. bonds to secure circulation .....		12,500 00	12,500 00	
U. S. bonds to secure deposits .....				
U. S. bonds on hand .....				2,500 00
Stocks, securities, etc. ....				6,475 75
Due from approved reserve agents .....	4,145 76	5,408 46	3,169 16	5,648 46
Due from other national banks .....	5,007 22	10,157 27	6,096 04	
Due from state banks and bankers .....				
Banking house, furniture and fixtures .....	7,088 45	7,088 45	7,088 45	7,088 45
Other real estate and mortgages owned .....				
Current expenses and taxes paid .....	1,266 12	94 07	1,114 69	
Premiums on U. S. bonds .....	850 00	850 00	850 00	850 00
Checks and other cash items .....	346 39	288 91	164 78	327 86
Exchanges for clearing house .....				
Bills of other banks .....	60 00	510 00		1,200 00
Fractional paper currency, nickels and cents .....	606 52	59 99	49 38	77 44
Specie .....	4,170 40	5,258 35	6,300 25	3,812 45
Legal tender notes .....	4,070 00	4,730 00	5,165 00	5,325 00
U. S. certificates of deposit for legal tenders .....				
Redemption fund with U. S. treasurer (5% of circulation) .....	562 50	562 50	562 50	562 50
Due from U. S. treasurer, other than 5% redemption fund .....				
<b>Totals .....</b>	<b>\$162,143 97</b>	<b>\$140,691 28</b>	<b>\$129,926 50</b>	<b>\$116,635 04</b>
<b>Liabilities.</b>				
Capital stock paid in .....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund .....	10,000 00	5,000 00	5,000 00	5,000 00
Undivided profits .....	2,432 02	1,764 84	2,946 95	2,320 61
National bank notes outstanding .....	10,250 00	10,250 00	10,750 00	11,250 00
State bank notes outstanding .....				
Dividends unpaid .....				
Individual deposits subject to check .....	28,722 46	24,675 08	20,042 16	12,137 71
Demand certificates of deposit .....	60,739 49	49,001 91	41,187 39	35,426 72
Time certificates of deposit .....				
Certified checks .....				
Cashier's checks outstanding .....				
U. S. deposits .....				
Deposits of U. S. disbursing officers .....				
Due to other national banks .....				
Due to state banks and bankers .....				
Notes and bills rediscounted .....				
Bills payable .....				
Liabilities other than those above stated .....				
<b>Totals .....</b>	<b>\$162,143 97</b>	<b>\$140,691 28</b>	<b>\$129,926 50</b>	<b>\$116,635 04</b>

No. 4527.

## FIRST NATIONAL BANK, WHITE PIGEON.

S. A. JONES, President; J. R. WATSON, Vice President; T. E. CLAPP, Cashier.

DIRECTORS—S. A. Jones, J. R. Watson, Eri C. Wheeler, Chas. E. Stevenson, T. E. Clapp, E. A. Hamilton, Joseph Brown.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$105,298 78	\$96,110 67	\$96,819 78	\$105,857 49
Overdrafts, secured and unsecured.....	433 82	127 61	861 22	794 16
U. S. bonds to secure circulation.....	12,500 00	12,500 00	17,500 00	17,500 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....				
Due from approved reserve agents.....	6,000 12	874 53	5,472 87	3,816 10
Due from other national banks.....				
Due from state banks and bankers.....				
Banking houses, furniture and fixtures.....	2,500 00	2,500 00	2,500 00	2,500 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	572 01	10 00	382 87	
Premiums on U. S. bonds.....	1,875 00	1,875 00	2,500 00	2,500 00
Checks and other cash items.....	132 92	810 85	247 28	410 14
Exchanges for clearing house.....				
Bills of other banks.....	717 00	1,267 00	922 00	1,061 00
Fractional paper currency, nickels and cents.....	3 60	6 03	4 00	2 04
Specie.....	730 00	475 30	1,125 00	389 00
Legal tender notes.....	3,500 00	3,000 00	4,000 00	3,000 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	562 50	562 50	787 50	787 50
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$134,347 31</b>	<b>\$119,619 54</b>	<b>\$132,102 45</b>	<b>\$128,607 34</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus fund.....	7,000 00	10,000 00	10,000 00	10,000 00
Undivided profits.....	2,161 25	129 62	1,199 78	1,826 42
National bank notes outstanding.....	11,250 00	11,250 00	15,750 00	15,750 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	20,982 05	16,426 62	17,286 45	16,597 63
Demand certificates of deposit.....	43,454 01	29,513 30	37,364 25	44,432 99
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
United States deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....		2,000 00		
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$134,347 31</b>	<b>\$119,619 54</b>	<b>\$132,102 45</b>	<b>\$128,607 34</b>

No. 155.

## FIRST NATIONAL BANK, YPSILANTI.

D. L. QUIRK, *President*; C. E. KING, *Vice President*; W. L. PACK, *Cashier*.

DIRECTORS—D. L. Quirk, S. H. Dodge, C. S. Wortley, C. E. King, D. C. Griffen.

Resources.	Report of May 4.	Report of July 12.	Report of Oct. 3.	Report of Dec. 19.
Loans and discounts.....	\$391,548 70	\$347,285 99	\$364,801 98	\$284,789 45
Overdrafts, secured and unsecured.....	200 93	168 41	586 16	237 18
U. S. bonds to secure circulation.....	25,000 00	25,000 00	25,000 00	25,000 00
U. S. bonds to secure deposits.....				
U. S. bonds on hand.....				
Stocks, securities, etc.....	60,850 00	66,050 00	65,050 00	65,050 00
Due from approved reserve agents.....	73,208 97	79,088 96	89,658 08	105,988 73
Due from other national banks.....	16,565 89	2,425 49	3,494 29	2,391 67
Due from state banks and bankers.....	101 64	4,430 25	7,326 70	6,313 26
Banking house, furniture and fixtures.....	7,500 00	7,500 00	7,500 00	7,500 00
Other real estate and mortgages owned.....				
Current expenses and taxes paid.....	514 85	4,488 87	8,445 89	
Premiums on U. S. bonds.....				
Checks and other cash items.....	5,478 85	3,541 06	896 25	656 26
Exchanges for clearing house.....				
Bills of other banks.....	1,128 00	872 00	985 00	309 00
Fractional paper currency, nickels and cents.....	274 87	365 73	431 83	305 75
Specie.....	22,848 75	23,229 30	27,749 30	30,430 30
Legal tender notes.....	18,768 00	8,059 00	15,688 00	10,911 00
U. S. certificates of deposit for legal tenders.....				
Redemption fund with U. S. treasurer (5% of circulation).....	1,125 00	1,125 00	1,125 00	1,125 00
Due from U. S. treasurer, other than 5% redemption fund.....				
<b>Totals.....</b>	<b>\$622,107 95</b>	<b>\$573,730 07</b>	<b>\$518,216 92</b>	<b>\$541,097 20</b>
<b>Liabilities.</b>				
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$75,000 00	\$75,000 00
Surplus fund.....	66,000 00	66,000 00	66,000 00	66,000 00
Undivided profits.....	745 63	4,564 64	10,003 77	1,406 37
National bank notes outstanding.....	22,500 00	22,500 00	22,500 00	22,500 00
State bank notes outstanding.....				
Dividends unpaid.....				
Individual deposits subject to check.....	77,851 05	75,375 49	64,625 77	60,682 37
Demand certificates of deposit.....	380,511 27	330,239 94	380,067 23	315,568 46
Time certificates of deposit.....				
Certified checks.....				
Cashier's checks outstanding.....				
U. S. deposits.....				
Deposits of U. S. disbursing officers.....				
Due to other national banks.....				
Due to state banks and bankers.....				
Notes and bills rediscounted.....				
Bills payable.....				
Liabilities other than those above stated.....				
<b>Totals.....</b>	<b>\$622,107 95</b>	<b>\$573,730 07</b>	<b>\$518,216 92</b>	<b>\$541,097 20</b>

# ALPHABETICAL LIST OF CASHIERS

## OF

# STATE AND NATIONAL BANKS

## IN MICHIGAN.

---

### A.

Abbott, George A.	Muskegon.
Allan, E. P.	Homer.
Allwardt, Frederick A.	Battle Creek.
Anderson, Geo.	Detroit.
Anderson, Milton P.	Midland.
Anderson, Wm. B.	Calumet.
Anderson, Wm. H.	Grand Rapids.

### B.

Baars, J. Frederick	Grand Rapids.
Babbitt, L. A.	Northville.
Babcock, C. F.	Wyandotte.
Baley, James	Benton Harbor.
Ballard, C. W.	North Branch.
Barbour, F. E., Ass't.	Midland.
Barker, V. T.	Kalamazoo.
Barnes, George	Marquette.
Barnes, Mell	Milan.
Barnes, T. W.	Dundee.
Barnum, H. G.	Port Huron.
Belsar, Frederick H.	Ann Arbor.
Bennett, E. K.	Plymouth.
Billinghurst, C. C.	Muskegon.
Bishop, A. G.	Flint.
Blesch, G. A.	Menominee.
Blood, C. H.	Three Rivers.
Boies, J. H.	Hudson.
Borland, John, Jr.	Imlay City.
Boughton, James	Battle Creek.
Bowman, Eustace C.	Detroit.
Boynton, J. F.	Saginaw.
Bradford, W. T.	St. Joseph.
Briggs, D. W.	Saginaw.
Brown, Charles S.	Flint.
Browne, Frederick P.	Bay City.
Back, Sanford W.	Gaylord.
Bump, Orrin	Bay City.

Burr, George M.	Manistee.
Butler, L. C.	West Bay City.
Butler, Wm. A., Jr.	Detroit.
Buttars, Archibald	Charlevoix.

### C.

Cady, W. B.	Sault Ste. Marie.
Carman, George W.	Marine City.
Carpenter, Henry T.	Union City.
Case, C. W.	Manchester.
Chafey, M. Foster	Ithaca.
Chapple, Percy E.	Concord.
Chapman, Geo.	Bangor.
Chichester, F. I.	Allegan.
Chichester, Leon	Petoskey.
Clapp, H. A.	Sturgis.
Clapp, T. E.	White Pigeon.
Clarke, H. W.	Manistique.
Clarkson, Sidney W.	Ann Arbor.
Clift, W. O.	Bay City.
Colton, H. S.	Calumet.
Comfort, John C.	Alpena.
Comstock, A. H.	Saginaw.
Comstock, Chester W.	Big Rapids.
Condon, Wm.	Hancock.
Conn, F. N.	Durand.
Cummings, E. C.	Carson City.
Cunningham, C. W.	Big Rapids.

### D.

Darragh, A. B.	St. Louis.
Davis, B. F.	Lansing.
Davis, F. M.	Grand Rapids.
Dayton, E. C.	Kalamazoo.
Dearing, H. M.	Albion.
Dearing, P. M.	Albion.
De Golia, F. H.	Eaton Rapids.
De Graff, Wm. T.	Detroit.

Densmore, F. E.	Mason.
De Puy, F. W.	Grand Ledge.
Dey, Hamilton	Detroit.
Dodds, B. S.	Oscoda.
Dunham, George A.	Manistee.
Dutcher, Sanford N.	Newberry.

## E.

Emerick, W. G.	Saginaw.
Evans, Oliver	Iron Mountain.

## F.

Field, Scott	Battle Creek.
Fitzgerald, Jno. C.	St. Johns.
Foster, Charles	Benion Harbor.
Fowler, Wm. H.	Grand Rapids.
Fraser, O. A.	Plymouth.
Free, John W.	Paw Paw.
French, C. W.	Pontiac.
French, F. F.	East Tawas.

## G.

Garner, A. D.	Ironwood.
Gilbert, C. T.	Coldwater.
Gilmore, Julius P.	Detroit.
Gladier, George P.	Chelsea.
Gorham, C. E.	Marshall.
Gregory, W. J.	Manistee.
Griswold, M. C.	Lowell.

## H.

Hall, A. J.	Mason.
Hall, F. A.	Grand Rapids.
Hambitzer, J. F.	Hancock.
Hamilton, H. H.	Eaton Rapids.
Hammond, C. A.	Traverse City.
Hammond, F. E.	Muskegon.
Hammond, W. L.	Ludington.
Hance, E. T. (Sec'y)	Detroit.
Hannah, J. T.	Traverse City.
Harmon, M. S.	Menominee.
Harper, Fred'k B.	Detroit.
Harrington, C. F.	Port Huron.
Hart, H. V. C.	Adrian.
Hart, Joseph C.	Detroit.
Hayes, W. D.	Hastings.
Helmer, F. H.	Jackson.
Hemphill, B. W.	Ypsilanti.
Henry, Albert	Kalamazoo.
Hills, C. E.	Belding.
Hiscock, Chas. E.	Ann Arbor.
Hodenpyl, Anton G. (Sec'y)	Grand Rapids.
Hollister, H. J.	Grand Rapids.
Hotchkiss, E. H.	St. Ignace.
Hough, C. A.	Nashville.
Howell, Seymour	Adrian.
Huyck, A. H.	Decatur.

## J.

Jackson, L. A.	Coldwater.
Jahn, H. F.	Ironwood.
Jenks, Robert H.	St. Clair.
Jennison, F. J.	Marquette.
Jennings, H. K.	Charlotte.
Johnson, Chas. A.	Niles.
Jones, John E.	Lake Linden.
Jordan, Orville O.	St. Joseph.

Judd, Clarence L.	Saginaw.
Just, J. E.	Ionia.

## K.

Kanter, H. L.	Detroit.
Keeler, W. E.	Middleville.
Kelsey, Chas. B.	Grand Rapids.
Keys, H. N.	Ovid.
Khuen, Richard	Saginaw.

## L.

Lacey, Wm. P.	Charlotte.
La Fleur, A. B.	Hilledale.
Lange, Herman O.	Muskegon.
Lesley, S. H.	Whitehall.
Lawson, Geo. E.	Detroit.
Little, Geo. L.	Monroe.
Look, John Quincy	Sault Ste. Marie.
Lull, Albe	Pontiac.
Lyle, F. W.	Dowagiac.
Lyman, R.	Escanaba.

## M.

Mack, Edwin F.	Detroit.
Mason, Robert S.	Detroit.
May, J. A.	Lansing.
McAnsey, J.	Union City.
McElroy, Frank	Marine City.
McLanghlin, Wm. B.	Muskegon.
Mead, E. H.	Sault Ste. Marie.
Millard, W. W.	Fenton.
Miller, W. Van	Wyandotte.
Mills, E. L. J.	Manuelona.
Miner, A. B.	Leppaming.
Mokma, G. W.	Holland.
Monroe, L. S.	South Haven.
Moore, F. B.	Elk Rapids.
Moore, Geo. W.	Port Huron.
Moore, Joseph B.	Detroit.
Morley, Geo. B.	Saginaw.
Mulholland, John	Bay City.
Mumford, Sam'l R.	Detroit.

## N.

Newell, Emerson M.	Holly.
Newkirk, Benjamin	Jackson.
Newkirk, H. Wirt	Dexter.
Nichols, A. T.	Corunna.
Nicol, John M.	Detroit.
Norrington, H. H.	West Bay City.
North, Frank	Vassar.
Northrop, M. A.	Iron Mountain.
Northrup, Wm. B.	Reading.

## O.

O'Brien, H. L.	Detroit.
Olcott, S. E.	Perry.
Osband, Chas. H.	Lansing.

## P.

Pack, W. L.	Ypsilanti.
Packard, George	Flushing.
Padberg, Jno. B.	Detroit.
Parkhurst, J. W.	Reed City.
Parks, E. F.	Paw Paw.
Parsons, L. E.	South Haven.
Partridge, D. Scott	Mt. Pleasant.
Percival, W. J.	Lake Odessa.

Phelps, W. T. ....	Marshall.
Phillips, Robt. ....	Ann Arbor.
Phillips, John R. ....	Blissfield.
Pierson, W. W. ....	Leslie.
Pike, C. F. ....	Grand Rapids.
Porter, John W. ....	Port Huron.
Price, C. A. ....	Ithaca.
Prince, Wm. I. ....	Bessemer.

## R.

Rameay, A. W. ....	Cheboygan.
Reade, S. A. ....	Romeo.
Reed, M. A. ....	Belding.
Reynolds, Dan'l W. ....	Hastings.
Richmond, E. D. ....	Hart.
Ritter, C. A. ....	Cassopolis.
Robert, I. B. ....	Ishpeming.
Robinson, G. S. ....	Detroit.
Robinson, M. O. ....	Saginaw.
Rogers, Wm. ....	Evart.
Roe, J. Edward ....	Lansing.
Rowley, F. N. ....	Kalamazoo.
Ryan, Denis ....	Mount Pleasant.
Ryan, John F. ....	Mount Pleasant.

## S.

Salisbury, F. E. ....	St. Louis.
Sanders, E. W. ....	Buchanan.
Schmittziel, Jno. S. ....	Detroit.
Schnupp, A. ....	Saginaw.
Schurtz, Jno. G. ....	White Pigeon.
Sebring, Theron Y. ....	Kalamazoo.
Sessions, Frank A. ....	Ionia.
Shaw, John T. ....	Detroit.
Sinclair, W. S. ....	Niles.
Skinner, Geo. A. ....	Mt. Clemens.
Snelling, W. H. ....	Fowler.
Spencer, H. C. ....	Flint.
Spinning, Chas. M. ....	Grass Lake.
Stagg, Wm. (Sec'y and Treas.) ....	Detroit.
Stalker, T. W. ....	Saginaw.
Stanton, Clarence E. ....	Oxford.
Stellwagen, George H. ....	Wayne.

Stewart, C. F. ....	Hillsdale.
Stuart, C. E. (Assistant) ....	Schoolcraft.
Sturgis, Chas. A. ....	Sturgis.
Stickney, Geo. ....	Grand Haven.
Stray, Geo. N. ....	Ludington.
Sturgis, Jas. B. ....	Houghton.
Sutherland, C. H. ....	Clare.

## T.

Tackels, Chas. M. ....	Romeo.
Tobias, B. E. ....	Adrian.
Tregent, B. S. ....	Pontiac.
Tribau, L. P. ....	Tecumseh.
Truesdell, C. L. ....	Quincy.

## U.

Ullrich, Paul J. ....	Mt. Clemens.
Upeon, A. S. ....	Coldwater.

## V.

Verdier, J. A. S. ....	Grand Rapids.
Ver Schure, Cornelius ....	Holland.

## W.

Wade, Charles F. ....	Jonesville.
Walker, A. M. ....	Jackson.
Walsworth, P. E. ....	St. Johns.
Warren, Chas. A. ....	Detroit.
Webster, W. J. ....	Homer.
Whitney, Chas. C. ....	Hudson.
Wileox, L. T. ....	Three Rivers.
Wilder, Ira H. ....	Flint.
Williams, M. L. ....	Detroit.
Williamson, R. J. ....	Kalamazoo.
Winchell, H. J. ....	Howell.
Wixson, Bion ....	Williamston.
Whipple, A. D. ....	Owosso.
White, C. G. ....	Lapeer.
Wolf, Geo. T. ....	Three Rivers.
Woodcock, E. F. ....	Niles.

## Y.

Yates, T. C. ....	Negaunee.
Young, George H. ....	Bay City.





TWENTY-FOURTH  
ANNUAL REPORT  
OF THE  
COMMISSIONER OF INSURANCE

OF THE  
STATE OF MICHIGAN

YEAR ENDING DEC. 31, 1893.

PART I.

FIRE AND MARINE INSURANCE

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BY AUTHORITY.

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LAN SING :  
ROBERT SMITH & CO., STATE PRINTERS AND BINDERS,  
1894.



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TWENTY-FOURTH ANNUAL REPORT

OF THE

COMMISSIONER OF INSURANCE.

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PART I.—FIRE AND MARINE.

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STATE OF MICHIGAN, }  
INSURANCE BUREAU, }  
*Lansing, April 4, 1894.*

HON. JOHN T. RICH, *Governor*:

I have the honor to submit to you Part I of the 24th annual report of this bureau, covering the business of fire, and inland navigation, and marine insurance as reported for the year ending December 31, 1893.

At the commencement of the year there were one hundred and thirty-one joint stock companies, including two mutual companies, doing business on the stock plan, authorized to transact business in this State, of which three were organized in Michigan, ninety-five in other states, and thirty-three in foreign countries, having branch offices in this country.

During 1893 the following additional companies were authorized to do business in this State:

Columbian Fire, of Louisville, Ky.  
Saginaw Valley, of Saginaw, Mich.  
State, of Des Moines, Iowa.  
General Marine, Dresden, Saxony, Ger.

The following named companies did not renew their license for the year 1894:

Artisans, of Pittsburgh, Pa.  
 Albany Fire, of Albany, N. Y.  
 Columbian, of Louisville, Ky.  
 German Fire, of Peoria, Ill.  
 Manufacturers and Builders', of New York.  
 New York Bowery, of New York.  
 Oakland Home, of Oakland, Cal.  
 People's Fire, of Manchester, N. H.  
 State, of Des Moines.  
 Sun, of San Francisco, Cal.  
 City of London, of London, Eng.

#### COMPANIES ADMITTED.

Since January 1 of the present year the following named companies of other states have been authorized to transact business in this State:

Firemen's, of Baltimore, Md.  
 Teutonia, of New Orleans, La.

The total number of companies at this date authorized to transact business is one hundred and twenty-three, as follows:

Michigan companies .....	4
Companies of other states .....	86
Foreign companies .....	33
Total .....	123

#### MUTUAL COMPANIES.

The total number of mutual fire and tornado insurance companies organized in Michigan and doing business December 31, 1893, is sixty-five two only being cyclone and tornado companies.

Of this number fifty-two are organized for the insuring of farm property, nine for both farm and city property. These confine their operations to three contiguous counties. The remaining four companies insure other than farm property and do business in the entire State.

During the year the papers of the Farmers' Mutual Insurance company of Schoolcraft, Delta, and Menominee counties, were approved and filed and this company is included in those mentioned above.

Upon application of the Commissioner of Insurance two companies have been placed in the hands of receivers, the Farmers' Mutual of Ogemaw, Arenac, and Iosco counties, and the Farmers' Mutual of Otsego, Crawford, and Roscommon counties. E. M. Harris of West Branch was appointed receiver for the former and John J. Niederer of Grayling for the latter.

The charter of the Farmers' Mutual of Ionia county having expired by limitation, the company was reorganized and charter extended thirty years from October 23, 1893.

## BUSINESS IN MICHIGAN IN 1893.

The following tables give the risks written, premiums received, and losses incurred in Michigan by stock fire insurance companies:

*Michigan companies.*

	Risks written.	Premiums.	Losses incurred.
Fire.....	\$23,587,430	\$285,581 97	\$214,985 65
Inland.....	4,831,848	86,060 51	94,161 14
Total.....	\$28,419,278	\$371,642 48	\$309,146 79

*Companies of other states.*

	Risks written.	Premiums.	Losses incurred.
Fire.....	\$198,508,234	\$2,818,981 24	\$1,980,402 61
Inland.....	2,612,664	49,662 91	45,855 07
Total.....	\$201,120,898	\$2,868,644 15	\$2,026,257 68

*Foreign companies.*

	Risks written.	Premiums.	Losses incurred.
Fire.....	\$80,171,804	\$1,359,300 90	\$690,735 75
Inland.....	9,612,203	146,280 20	130,977 20
Total.....	\$89,784,007	\$1,505,581 10	\$821,712 95

*The aggregate of business in Michigan for the year.*

	Risks written.	Premiums.	Losses incurred.
Fire.....	\$302,267,458	\$4,463,844 11	\$3,186,124 01
Inland.....	17,577,715	281,988 63	270,493 41
Total.....	\$319,845,173	\$4,745,832 73	\$3,456,617 42

*Michigan fire and inland business, 1870 to 1893, inclusive.*

Year.	Number com- panies report- ing.	Risks written in Michigan.	Premiums received in Michigan.	Losses in Michigan.	
				Paid.	Incurred.
1870.....	95	\$181,607,188	\$1,613,341 58	\$978,589 08	\$989,049 08
1871.....	59	186,469,945	1,647,507 84	942,946 22	1,082,951 54
1872.....	96	158,904,755	2,806,785 00	1,266,517 76	1,335,407 91
1873.....	106	164,478,795	2,506,838 23	1,836,906 47	1,485,461 51
1874.....	112	162,358,066	2,570,067 68	1,226,872 68	1,273,352 66
1875.....	121	163,574,578	2,522,005 31	1,850,148 05	1,371,034 69
1876.....	129	145,421,718	2,104,996 67	1,062,109 99	1,047,573 12
1877.....	122	149,145,379	1,896,636 78	1,319,033 62	1,360,655 22
1878.....	131	151,839,895	1,760,847 79	911,937 41	932,862 45
1879.....	126	161,363,490	1,529,188 75	1,064,006 69	1,033,996 05
1880.....	132	184,866,708	2,094,088 67	840,977 59	967,526 17
1881.....	129	192,545,901	2,419,101 01	1,539,950 52	1,579,278 39
1882.....	129	217,068,440	2,990,694 54	1,426,106 52	1,478,929 11
1883.....	130	226,970,526	3,248,667 42	1,648,793 83	1,717,504 47
1884.....	123	237,846,726	3,367,946 20	2,388,677 96	2,406,973 75
1885.....	121	229,183,597	3,274,808 83	1,894,598 86	1,968,664 35
1886.....	137	242,821,531	3,361,796 68	2,064,958 36	2,010,205 10
1887.....	137	242,636,511	3,409,419 13	2,007,224 80	1,969,229 00
1888.....	142	255,047,544	3,871,998 02	1,684,358 48	1,719,748 52
1889.....	142	275,519,744	3,723,440 51	1,659,214 07	1,709,014 12
1890.....	146	265,820,171	3,770,314 87	2,139,462 94	2,297,190 84
1891.....	140	279,173,661	4,045,319 83	2,479,535 57	2,517,663 74
1892.....	137	307,323,456	4,932,323 66	2,367,167 03	2,306,099 74
1893.....	121	319,945,178	4,745,387 73	2,352,644 27	3,406,617 42

## STATISTICAL TABLES.

Table No. II gives a summary of the standing of companies doing business in Michigan.

Table No. III shows the nature and amount of all the admitted assets including special deposits of the stock, fire, fire marine, and marine insurance companies reporting and authorized to transact business in this State. The aggregates are as follows:

Michigan companies.....	\$2,414,882 23
Companies of other states.....	162,707,174 80
Foreign companies.....	62,795,283 52
Total.....	<u>\$227,917,340 55</u>
The total for 1892 was.....	234,473,384 98
Showing a decrease of.....	<u>—\$6,556,044 43</u>

Table No. IV gives the nature and amount of the liabilities of the companies. The aggregates are as follows:

Michigan companies.....	\$728,029 87
Other state companies.....	86,158,185 38
Foreign companies.....	41,178,851 66
Total.....	<u>\$128,065,066 91</u>



An increase of \$3,896,868.35 over the figures for 1892.

Table No. V gives the receipts and sources thereof during the year. The aggregate is \$138,684,347.51, an increase over the preceding year of \$572,989.35.

Table No. VI gives the disbursements during the year. The aggregate \$138,486,686.32 being an increase of \$7,230,665.47 over the preceding year.

Table No. VII gives a comparative exhibit of amount of risk, premium rates on entire business, and average premium rates charged in Michigan.

Table No. VIII gives the total receipts and disbursements and various ratios of the same.

Table No. IX gives the names of the officers and attorneys of companies doing business herein.

#### EXAMINATIONS.

During the year examinations have been made of the stock, fire, and fire and marine insurance companies incorporated under the laws of this State. Their annual statements have been verified, and I am satisfied that at the date of such examination they were in a condition to give reliable indemnity to their policy holders.

In September, 1893, I became satisfied that the capital of the Oakland Home Fire Insurance company of California was largely impaired. The attention of the officers of the company was called to this fact and notice served on them that unless the impairment was made good within a reasonable time I would be compelled to revoke their authority to do business in this State. The final result of this action was the withdrawal of the company from the State and the reinsurance of their risks in the "Westchester" of New York.

On an examination of the annual statement of the Columbian Fire Insurance company of America, located in Louisville, Ky., made in the month of January, it was discovered by this department that under the laws of Michigan its reinsurance reserve was insufficient. I therefore refused the company further authority to do business in the State. This company is now in the hands of a receiver.

#### UNAUTHORIZED INSURANCE.

This is a continuous subject in the reports of this department, and seems to have been one of the difficult points met by all my predecessors. From my short experience with this class of business I am led to a like conclusion of former commissioners, viz., that as long as cheap goods are placed upon the market, customers desirous of that article will find some means of procuring it. There seems to be an insatiate desire among some people to get rid of their good money by investing in lotteries, investment companies, and wild cat insurance. A cut rate in insurance is a sweet morsel that tickles the purse until the hour of a fire comes at hand, and then when the value of a policy in these cheap concerns is shown to its possessor, the sweetness is turned to gall and wormwood. Some people never learn that something cannot be procured for nothing, and it may be that experience is the best law that can aid them. A large proportion of this class of business is done by correspondence through agencies located

in the cities adjoining the State; but some attempts are constantly being made by agents without character, to replenish their pockets by the large commissions offered by these concerns. And so the trade continues.

The department has used its best efforts during the year to stop this line of work, but a lack of obtaining proper evidence is a great obstacle in the way of effecting prosecutions.

Another class of unauthorized insurance is that relative to risks on which our authorized companies are carrying their full lines, or such risks as are considered by them undesirable. Under our present laws in such cases our citizens are virtually prohibited in securing legal indemnity by loss from fire. It would seem just that some provision be made for business of this character, and if the necessities of our people can be met by allowing them to secure indemnity for their surplus lines in reliable companies, not authorized to do business in this State, by the parties or the company paying to the State the required tax, it would be right that they be legally permitted to do so.

At the last meeting of Insurance Commissioners held at a national convention in Chicago in September, 1893, this question was taken into consideration and legislation was recommended to the following effect:

"That insurance companies not licensed to transact business in this State and issuing policies on contracts of insurance of any kind upon property located in this State, or to any person or persons, corporations or partnerships, limited or unlimited, residents of this State, shall be considered in trespass upon the body politic of this State, and all such contracts or policies of insurance shall be void and of no effect, and no action shall lie thereon in any court of this State. Provided, however, that if any person or persons, corporations or co-partnerships shall file with the insurance department of this State their affidavit stating that after bona fide and diligent effort they have been unable to secure sufficient insurance in companies licensed to do business in this State, and shall file with said department a list of such companies in which they desire to secure insurance, and shall further furnish the insurance department with a list of the companies to which they have applied, all verified by affidavit giving the name of the company, the amount of the insurance desired, the amount of premiums and the location of the property or the name of the person, and shall pay the amount of 5 per cent of the premium for such insurance to the department, they may effect such additional insurance in unlicensed companies without being subject to the disability and penalty above described."

While not concurring entirely in the recommendation, I am of opinion that the legislature should give the people of our State relief in the matter.

#### RESULTS.

By the statements received from the several fire insurance companies authorized to do business in this State, it is shown that the total amount of premiums received during the year 1893 was \$4,745,837.73, and the losses incurred were \$3,406,617.42. The estimated expense for the transaction of this business is now taken to be thirty-three and one-third per cent, which amounts to \$1,581,945.91, which if added to the incurred losses makes a total of \$4,988,563.33. Showing as compared with the premium receipts an apparent net loss of \$242,725.60. Such results are discourag-

ing to the business, and the fair minded people of our commonwealth should study these figures well before complaining of high rates of insurance.

Part second of this report will soon follow and will contain the detailed statements of the life insurance companies, the coöperative or assessment life and accident insurance associations, the fidelity and casualty insurance companies, and the fraternal beneficiary associations of this and other states which were doing business in Michigan during the year 1893.

Respectfully,

THERON F. GIDDINGS,

*Commissioner of Insurance.*

TABLE I. *Exhibit of fire and inland marine business in Michigan during 1893.—  
during the year 1893, by stock companies of this*

Name and location.	Michigan	
	Risks written.	
	Fire.	Inland marine.
<i>Michigan companies.</i>		
Detroit Fire and Marine, Detroit	\$9,347,657 00	\$2,443,345 00
Grand Rapids Fire Insurance Co., Grand Rapids	6,110,513 00	
Michigan Fire & Marine, Detroit	7,290,909 00	1,908,508 00
Saginaw Valley, Saginaw	748,341 25	
Total Michigan companies	\$23,587,420 25	\$4,351,853 00
<i>Companies of other states.</i>		
Aetna, Hartford, Conn.	\$5,190,113 00	\$1,061,587 00
Agricultural, Watertown, N. Y.	1,763,800 00	
American, Boston, Mass.	1,166,502 00	
American, Newark, N. J.	1,567,001 00	
American Central, St. Louis, Mo.	1,106,476 00	
American Fire, New York, N. Y.	1,598,676 00	
American Fire, Philadelphia, Pa.	5,409,874 00	
Boyleston, Boston, Mass.	1,077,598 00	
Broadway, New York, N. Y.	518,008 00	
Buffalo German, Buffalo, N. Y.	2,233,011 00	
Capital Fire, Concord, N. H.	246,942 30	
Citizens', New York, N. Y.	1,545,740 66	
Citizens', Pittsburgh, Pa.	1,343,984 00	
*Columbian, Louisville, Ky.	2,280,806 42	
Commerce, Albany, N. Y.	541,797 00	
Commonwealth, New York, N. Y.	308,500 00	
Concordia Fire, Milwaukee, Wis.	2,542,436 00	
Connecticut Fire, Hartford, Conn.	5,866,237 00	
Continental, New York, N. Y.	3,558,179 00	
Cooper, Dayton, O.	1,966,332 00	
Delaware, Philadelphia, Pa.	885,597 00	
Dwelling House, Boston, Mass.	1,576,738 00	
Eagle Fire, New York, N. Y.	707,374 00	
Equitable Fire and Marine, Providence, R. I.	621,461 50	
Eureka Fire and Marine, Cincinnati, O.	984,939 00	
Farmers' Fire, York, Pa.	1,065,133 00	
Farragut Fire, New York, N. Y.	278,100 00	
Fireman's, Newark, N. J.	847,531 00	
Firemen's Fund, San Francisco, Cal.	4,091,231 00	
Fire Association of Philadelphia, Philadelphia, Pa.	3,652,541 00	
Fire Ins. Co. of the County of Philadelphia, Philadelphia, Pa.	287,737 00	
Franklin Fire, Philadelphia, Pa.	1,532,240 00	
German, Freeport, Ill.	4,769,974 00	
German American, New York, N. Y.	5,196,507 00	
German Fire, Pittsburgh, Pa.	327,234 00	
Germania Fire, New York, N. Y.	4,274,520 00	
Girard Fire and Marine, Philadelphia, Pa.	1,924,543 00	
Glens Falls, Glens Falls, N. Y.	1,211,163 00	
Granite State Fire, Portsmouth, N. H.	1,571,922 00	
Greenwich, New York, N. Y.	1,550,813 00	494,110 16

\* Authority not renewed.

*Risks written, premiums received, losses paid, and losses incurred in Michigan and other states and countries.*

business, 1893.

Premiums received.		Losses paid.		Losses incurred.	
Fire.	Inland marine.	Fire.	Inland marine.	Fire.	Inland marine.
\$84,022 34	\$38,069 44	\$51,509 44	\$33,924 24	\$81,965 81	\$36,188 71
72,544 60		59,882 27		58,182 78	
108,202 94	47,951 07	78,567 07	65,881 50	87,410 84	58,002 48
20,812 00		5,841 59		7,516 72	
\$285,581 97	\$86,060 51	\$190,390 37	\$99,805 74	\$214,985 65	\$94,181 14
\$94,304 84	\$2,523 56	\$37,539 18	\$10 73	\$50,974 53	\$10 73
17,544 59		16,850 26		16,011 63	
15,353 25		9,410 25		13,262 18	
16,618 89		8,884 90		9,953 36	
17,417 25		5,328 78		6,170 47	
31,406 99		13,733 36		17,628 47	
83,278 09		61,516 77		68,228 02	
28,284 99		16,352 30		19,638 12	
5,292 40		1,915 64		1,814 10	
24,990 54		11,555 36		10,821 92	
4,645 06		2,920 75		2,920 75	
24,084 02		17,746 46		21,514 02	
19,294 67		17,681 89		20,870 77	
23,917 74		11,770 52		20,315 51	
7,173 66		3,482 19		4,922 19	
2,218 99				4,900 00	
43,950 02		13,992 39		20,688 69	
18,222 18		47,334 95		56,179 49	
60,039 43		42,108 02		48,874 59	
28,842 58		4,786 94		6,418 95	
10,917 67		6,592 12		7,844 61	
14,352 95		9,968 22		11,233 00	
6,298 05		1,725 61		1,258 59	
9,264 75		5,820 08		6,532 89	
11,976 16		6,845 51		6,627 49	
19,201 58		16,296 35		21,705 15	
2,598 05		233 89		1,728 82	
8,207 62		7,502 75		7,499 68	
53,300 08		34,391 17		45,790 50	
84,724 53		50,981 27		64,680 61	
4,572 41		1,325 96		1,325 96	
23,320 90		17,169 35		19,705 95	
69,678 20		36,041 85		38,649 42	
73,119 98		37,670 75		44,691 69	
4,755 11		3,410 04		4,016 72	
49,353 87		34,268 52		38,859 26	
21,551 09		14,622 08		17,895 87	
11,443 23		12,485 62		12,435 53	
25,063 10		9,749 08		10,073 99	
22,360 96	10,169 45	19,198 46	9,641 51	21,250 48	9,641 51

TABLE I.—CONTINUED.

Name and location.	Michigan	
	Risks written.	
	Fire.	Inland marine.
Hanover Fire, New York, N. Y.	\$3,091,481 34	
Hartford Fire, Hartford, Conn.	8,700,276 48	
Home, New York, N. Y.	10,877,202 00	
Insurance Company of North America, Philadelphia, Pa.	6,081,898 00	\$781,227 60
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	637,048 00	
Manufacturers and Merchants', Pittsburgh, Pa.	1,017,381 55	91,187 00
Mechanics', Philadelphia, Pa.	1,203,887 15	
Mercantile Fire and Marine, Boston, Mass.	949,380 00	
Merchants', Newark, N. J.	1,781,225 29	
Merchants', Providence, R. I.	621,481 50	
Milwaukee Mechanics' Milwaukee, Wis.	4,855,819 00	
National Fire, Hartford, Conn.	4,714,549 00	
Newark Fire, Newark, N. J.	474,349 00	
New Hampshire Fire, Manchester, N. H.	2,532,965 00	
New York Fire, New York, N. Y.	224,900 00	
Niagara Fire, New York, N. Y.	5,296,106 00	
Northwestern National, Milwaukee, Wis.	3,453,655 00	
Orient, Hartford, Conn.	8,692,786 00	381,078 14
Pacific Fire, New York, N. Y.	1,267,633 00	
Pennsylvania Fire, Philadelphia, Pa.	2,293,645 00	
Phoenix, Brooklyn, N. Y.	6,989,100 00	
Phoenix, Hartford, Conn.	8,209,070 00	
Providence Washington, Providence, R. I.	1,593,761 00	
Queen Insurance Co. of America, New York, N. Y.	3,261,999 00	
Reading Fire, Reading, Pa.	1,052,253 00	
Reliance, Philadelphia, Pa.	506,182 00	
Rochester German, Rochester, N. Y.	2,699,551 00	
Rockford, Rockford, Ill.	6,703,680 00	
Rutgers Fire, New York, N. Y.	870,243 00	
Security, Cincinnati, O.	984,989 00	
Security, New Haven, Conn.	2,210,150 00	
Springfield Fire and Marine, Springfield, Mass.	3,446,669 00	
Spring Garden, Philadelphia, Pa.	845,616 33	
St. Paul Fire and Marine, St. Paul, Minn.	1,844,349 00	834,475 00
Teutonia Fire, Philadelphia, Pa.	268,290 00	
Teutonia Fire and Marine, Dayton, Ohio	817,050 00	
Traders, Chicago, Ill.	3,192,674 00	
Union, Philadelphia, Pa.	1,180,823 00	
Union Fire, Buffalo, N. Y.	193,004 00	
United Firemen's, Philadelphia, Pa.	322,725 00	
United States Fire, New York, N. Y.	1,183,180 00	
Western, Pittsburgh, Pa.	422,524 50	
Westchester Fire, New York, N. Y.	4,602,839 00	
Williamsburg City Fire, Brooklyn, N. Y.	1,715,800 00	
Total companies of other states	\$196,508,283 02	\$3,613,664 30
<i>Mutual companies of other states.</i>		
Mutual Fire, New York, N. Y.	\$1,415,044 98	
Protection Mutual Fire, Chicago, Ill.	449,265 00	
Total mutual companies	\$1,864,309 98	

TABLE I.—CONTINUED.

business, 1893.

Premiums received.		Losses paid.		Losses incurred.	
Fire.	Inland marine.	Fire.	Inland marine.	Fire.	Inland marine.
\$48,068 04		\$35,492 98		\$48,028 04	
116,257 49		54,524 51		67,606 84	
126,891 45		72,400 10		87,720 20	
94,789 21	\$15,169 14	68,167 99	\$15,419 08	79,660 25	\$15,419 08
9,128 96		5,506 42		5,282 56	
11,526 10	174 88	3,115 67	171 50	4,442 81	286 00
15,223 91		7,323 41		11,719 07	
11,240 54		5,711 87		8,442 81	
23,017 42		21,238 78		23,704 84	
9,264 74		5,820 04		6,582 89	
67,382 21		46,396 67		46,646 67	
76,375 69		44,789 28		50,540 84	
6,932 86		2,631 28		6,663 28	
28,201 19		13,472 90		15,810 48	
1,641 81					
100,969 87		45,635 74		58,586 40	
35,547 91		16,325 79		16,066 58	
47,166 03	9,359 61	27,446 92	7,062 10	39,437 55	8,075 09
14,708 06		7,874 83		7,187 80	
30,668 29		22,962 80		35,468 25	
105,299 90		71,622 29		78,043 80	
106,360 53		53,598 70		58,281 12	
22,299 45		9,583 46		11,568 64	
66,187 52		25,677 71		40,553 85	
12,989 82		4,964 79		18,767 02	
6,254 09		2,789 67		3,690 16	
28,694 75		14,257 88		21,566 05	
76,418 62		28,073 80		42,831 73	
5,094 02		1,047 71		1,097 71	
11,976 16		6,545 51		6,627 49	
25,006 26		16,430 84		15,433 99	
61,042 64		37,192 39		39,885 01	
7,788 12		6,418 67		6,702 12	
28,634 83	12,369 82	15,624 84	11,172 71	21,959 89	11,922 71
3,075 48		1,035 27		1,035 27	
10,011 00		6,678 80		6,678 80	
62,014 55		36,492 65		47,538 41	
15,299 35		14,407 93		19,944 59	
2,642 07		2,006 44		2,073 74	
4,700 86		4,265 18		4,582 48	
12,724 23		6,874 51		5,760 96	
5,179 12		1,164 58		1,966 58	
66,518 51		41,013 65		51,624 82	
16,680 68		12,734 23		12,864 28	
\$2,918,961 24	\$49,652 91	\$1,595,675 02	\$43,497 58	\$1,980,402 61	\$45,855 07
\$23,679 80		\$1,002 48		\$26,002 48	
2,180 11		87 55		87 55	
\$26,859 91		\$1,090 08		\$26,090 08	

TABLE I.—CONCLUDED.

Name and location.	Michigan	
	Risks written.	
	Fire.	Inland marine.
<i>Companies of foreign governments.</i>		
Atlas Assurance, London, Eng.	\$1,075,810 00	
British America Assurance Co. Toronto, Can.	2,342,129 00	\$179,000 00
British and Foreign Marine (limited), Liverpool, Eng.		705,890 00
Caledonian, Edinburgh, Scot.	2,371,689 00	
Commercial Union Assurance Co., London, Eng.	6,660,480 00	648,190 00
General Marine, Dresden, Sax.		317,498 00
Guardian Life and Fire Assurance Co., London, Eng.	1,408,618 86	
Hamburg Bremen Fire, Hamburg, Ger.	2,335,229 00	
Imperial Fire, London, Eng.	2,089,202 00	
Lancashire, Manchester, Eng.	4,230,318 00	
Lion Fire, London, Eng.	1,280,755 00	
Liverpool and London and Globe, Liverpool, Eng.	8,107,196 00	
London Assurance Corporation, London, Eng.	2,029,506 00	666,135 00
London and Lancashire Fire, Liverpool, Eng.	3,693,325 00	
Manchester Fire Assurance Co., Manchester, Eng.	5,320,773 79	
Mannheim, Mannheim, Ger.		12,077 00
Marine (limited), London, England		422,581 00
North British and Mercantile, London, Eng.	5,576,280 00	
Northern Assurance Co., London, Eng.	2,358,587 82	
Norwich Union Fire, Norwich, Eng.	2,990,311 00	
Palatine, Manchester, Eng.	2,047,341 38	
Phoenix Assurance Co., London, Eng.	3,344,342 06	
Prussian National, Stettin, Ger.	824,938 84	
Reliance Marine (limited), Liverpool, Eng.		233,255 00
Royal, Liverpool, Eng.	5,766,646 68	
Scottish Union and National, Edinburgh, Scot.	2,680,138 00	
Sea Insurance Co. (limited), Liverpool, Eng.		75,100 00
Standard Marine (limited), Liverpool, Eng.		525,737 00
Sun Insurance Office, London, Eng.	7,984,375 00	
Transatlantic Fire, Hamburg, Ger.	1,116,270 00	
Union Assurance, London, Eng.	286,240 00	
Union Marine (limited), Liverpool, Eng.		3,437,701 00
Western Assurance Co., Toronto, Can.	2,430,821 00	2,268,374 00
Total, foreign companies U. S. branches	\$80,171,804 88	\$9,612,208 00
<i>Recapitulation.</i>		
Michigan companies	\$23,587,420 25	\$4,251,548 00
Companies of other states	198,508,223 02	2,613,664 30
Foreign companies U. S. branches	80,171,804 88	9,612,208 00
Aggregates of stock companies	\$303,267,458 15	\$17,577,715 30
Mutual companies of other states	1,864,309 96	
Total, stock and mutual companies	\$304,131,768 13	\$17,577,715 30



TABLE I.—CONCLUDED.

business, 1893.

Premiums received.		Losses paid.		Losses incurred.	
Fire.	Inland marine.	Fire.	Inland marine.	Fire.	Inland marine.
315,735 16		33,598 38		\$10,309 94	
39,631 59	\$6,092 00	23,082 97	\$5,573 27	27,815 09	\$6,857 12
	16,714 58		7,409 49		8,102 76
47,090 41		17,808 17		26,983 62	
106,734 58	12,630 21	55,178 06	11,245 19	79,480 98	11,245 19
	5,923 18		3,890 36		3,890 36
19,055 97		23,468 25		28,668 25	
86,840 20		34,532 70		28,397 70	
41,327 27		33,903 35		50,069 17	
81,668 35		32,915 77		53,891 46	
12,720 31		6,659 22		17,667 46	
138,000 32		63,419 75		72,947 75	
33,534 10	19,975 12	27,923 11	9,369 47	20,090 11	11,482 75
74,636 86		49,336 50		62,651 53	
91,202 25		55,585 94		74,900 65	
	30 92		12 55		12 55
	7,164 81		11,472 21		11,972 21
96,477 99		69,104 52		88,941 96	
48,785 75		28,470 88		28,501 50	
56,828 89		29,928 16		44,644 52	
37,079 66		11,329 13		16,754 13	
74,870 94		30,236 81		41,745 00	
11,169 42		11,099 91		10,968 22	
	2,119 19		300 00		300 00
82,800 81		44,512 01		54,117 98	
30,451 99		22,231 75		24,786 19	
	2,720 54				
	14,171 14		3,715 74		9,208 55
114,677 27		82,824 74		84,891 78	
14,096 69		11,180 74		10,694 94	
4,303 15		235 98		225 93	
	14,209 33		21,296 01		21,296 01
45,753 97	44,549 13	19,427 35	49,873 18	19,999 86	46,511 70
\$1,359,300 90	\$146,220 20	\$794,078 09	\$129,197 47	\$990,735 75	\$130,977 20
3295,581 97	\$96,060 51	\$190,390 27	\$99,806 74	\$214,945 65	\$94,161 14
2,813,961 24	49,562 91	1,595,875 02	48,497 58	1,930,402 61	45,355 07
1,369,300 90	146,220 20	794,078 09	129,197 47	990,735 75	130,977 20
\$4,463,844 11	\$281,998 62	\$2,580,143 43	\$372,500 79	\$3,136,124 01	\$270,498 41
26,569 91		1,080 08		26,090 08	
\$4,490,704 02	\$281,998 62	\$2,581,228 51	\$372,500 79	\$3,162,214 04	\$270,498 41

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TABLE II.—Summary of the standing of stock fire and fire marine insurance com-

Name and location.	Paid capital.	Admitted assets (excluding special deposits).	Lia- Reinsurance reserve.
<i>Michigan companies.</i>			
Detroit Fire and Marine, Detroit.....	\$400,000 00	\$1,153,248 82	\$176,132 36
Grand Rapids Fire Insurance Co., Grand Rapids.....	200,000 00	348,377 17	113,501 82
Michigan Fire and Marine, Detroit.....	408,000 00	778,832 77	274,470 06
Saginaw Valley, Saginaw.....	100,000 00	186,923 97	20,141 90
Total Michigan companies.....	\$1,100,000 00	\$2,414,882 23	\$566,336 16
<i>Companies of other states.</i>			
Aetna, Hartford, Conn.....	\$4,000,000 00	\$10,553,596 64	\$3,147,213 29
Agricultural, Watertown, N. Y.....	500,000 00	2,184,748 19	1,399,657 24
American, Boston, Mass.....	300,000 00	563,221 54	231,166 65
American, Newark, N. J.....	600,000 00	2,342,930 07	501,846 15
American Central, St. Louis, Mo.....	600,000 00	1,522,303 17	653,469 12
American Fire, New York, N. Y.....	400,000 00	1,464,796 28	733,804 09
American Fire, Philadelphia, Pa.....	500,000 00	2,308,115 46	1,185,135 48
Boylston, Boston, Mass.....	567,200 00	889,090 41	255,285 95
Broadway, New York, N. Y.....	200,000 00	443,251 77	151,636 95
Buffalo German, Buffalo, N. Y.....	200,000 00	1,581,386 06	370,608 51
Capital Fire, Concord, N. H.....	200,000 00	456,214 18	143,920 24
Citizens', New York, N. Y.....	300,000 00	848,948 11	224,131 68
Citizens', Pittsburgh, Pa.....	500,000 00	767,317 51	204,374 16
Commerce, Albany, N. Y.....	200,000 00	361,486 45	95,400 11
Commonwealth, New York, N. Y.....	500,000 00	645,709 95	100,016 30
Concordia, Milwaukee, Wis.....	200,000 00	695,080 63	408,296 47
Connecticut Fire, Hartford, Conn.....	1,000,000 00	2,606,065 96	1,191,782 05
Continental, New York, N. Y.....	1,000,000 00	6,300,671 33	3,204,755 06
Cooper, Dayton, O.....	100,000 00	287,877 68	122,258 56
Delaware, Philadelphia, Pa.....	702,875 00	1,495,726 98	410,818 53
Dwelling House, Boston, Mass.....	300,000 00	473,277 05	140,305 30
Eagle Fire, New York, N. Y.....	300,000 00	1,113,661 74	172,328 50
Equitable Fire and Marine, Providence, R. I.....	300,000 00	549,783 66	179,172 67
Eureka Fire and Marine, Cincinnati, O.....	100,000 00	282,275 98	78,031 57
Farmers' Fire, York, Pa.....	200,000 00	593,858 56	325,644 55
Farragut Fire, New York, N. Y.....	300,000 00	338,575 38	53,447 27
Firemen's, Newark, N. J.....	600,000 00	1,382,563 07	305,230 51
Fireman's Fund, San Francisco, Cal.....	1,000,000 00	3,061,489 67	1,190,036 30
Fire Association of Philadelphia, Philadelphia, Pa.....	500,000 00	4,262,172 61	1,617,174 94
Fire Ins. Co. of the County of Philadelphia, Philadelphia, Pa.....	400,000 00	840,260 01	101,792 05
Franklin Fire, Philadelphia, Pa.....	400,000 00	3,180,589 49	480,021 01
German, Freeport, Ill.....	200,000 00	2,913,478 84	1,354,106 05
German American, New York, N. Y.....	1,000,000 00	5,266,008 10	2,700,619 30
German Fire, Pittsburgh, Pa.....	200,000 00	514,915 83	214,259 00
Germania Fire, New York, N. Y.....	1,000,000 00	3,123,050 21	1,096,152 98
Girard Fire and Marine, Philadelphia, Pa.....	300,000 00	1,632,068 97	385,630 71
Glens Falls, Glens Falls, N. Y.....	2,215,252 90	2,215,252 90	712,744 29
Granite State Fire, Portsmouth, N. H.....	200,000 00	577,178 23	276,523 39
Greenwich, New York, N. Y.....	200,000 00	1,321,278 37	731,536 54
Hanover Fire, New York, N. Y.....	1,000,000 00	1,995,324 13	454,350 27

*panies of this and other states doing business in the State of Michigan, Dec. 31, 1893.*

**liabilities.**

Unpaid losses.	Other liabilities.	Total liabilities including capital and excluding liabilities on special deposits.	Surplus as regards policy holders.	Surplus over or impairment of capital.	Assets not admitted.	Liabilities on special deposits.	Special deposits.
\$32,806 80	\$10,049 83	\$920,980 51	\$982,267 81	\$582,267 81			
7,726 18	4,337 23	325,585 23	220,811 94	20,811 94			
56,827 04	20,706 91	752,004 93	426,327 84	26,327 84			
-4,149 78	5,187 57	129,479 20	107,444 77	7,444 77			
<b>\$101,512 65</b>	<b>\$40,281 04</b>	<b>\$1,828,029 87</b>	<b>\$1,686,852 36</b>	<b>\$586,852 36</b>			
<b>\$519,780 87</b>	<b>\$128,329 19</b>	<b>\$7,635,306 47</b>	<b>\$6,387,990 17</b>	<b>\$2,887,990 17</b>		<b>\$186,716 88</b>	<b>\$254,070 00</b>
177,781 52	34,087 60	1,983,695 24	701,052 95	201,052 95		117,781 12	177,928 00
43,374 23	18,124 58	592,895 46	275,356 08	-24,643 92	\$296 76		
58,986 12	16,246 35	1,171,977 06	1,770,961 41	1,170,961 41			
141,250 00	14,660 71	1,405,590 21	716,712 96	116,712 96		3,789 62	50,000 00
108,455 86	76,492 11	1,385,610 68	529,184 60	129,184 60		38,141 38	47,775 00
359,329 04	612,776 89	2,582,241 41	525,874 05	25,874 05		75,000 00	75,000 00
48,990 00	11,344 80	867,780 75	572,559 66	15,359 66			
80,222 79	7,100 00	889,099 74	258,242 08	53,242 08			
42,956 42	12,179 72	625,536 65	1,206,549 41	1,006,549 41			
83,341 22	65,758 14	447,019 70	209,194 48	9,194 48			
70,277 95	115,508 60	716,091 81	482,856 30	132,856 30		8,826 37	45,300 00
52,808 51	7,094 69	764,827 86	502,990 15	2,990 15			
19,080 00	8,230 75	817,720 86	283,765 59	38,765 59			
17,696 82	6,487 15	623,600 27	522,109 68	22,109 68			
50,282 60	14,192 30	667,761 87	227,299 26	27,299 26			
248,618 15	51,000 00	2,403,826 20	1,208,762 76	203,762 76		89,070 00	225,000 00
451,353 00	200,437 92	4,774,991 88	2,525,679 50	1,525,679 50		81,584 12	132,500 00
16,082 24	14,448 85	252,739 75	135,187 98	35,187 98			
194,903 23	99,574 27	1,407,271 84	791,380 65	89,455 65			
7,337 00	4,056 80	451,699 10	321,577 95	21,577 95			
18,578 92	12,766 56	508,673 98	909,987 76	609,987 76			
80,224 00	6,416 81	515,812 98	383,970 68	33,970 68			
4,000 00	4,438 81	186,464 88	195,811 10	95,811 10			
49,600 00	8,034 02	583,538 57	210,819 99	10,319 99			
23,140 81	5,227 50	810,815 58	222,769 73	22,769 73	3,500 00		
42,302 78	15,192 75	962,726 04	1,519,837 03	919,837 03			
195,507 47	49,456 49	2,401,661 27	1,659,828 40	659,828 40		23,329 08	50,000 00
359,667 44	2,230,431 86	4,671,918 85	680,258 76	190,258 76		35,360 89	108,950 00
15,900 63	251,846 80	779,239 01	461,021 00	61,021 00			
40,086 59	1,861,778 52	2,281,833 12	1,248,756 37	848,756 37			
162,955 42	29,252 55	2,246,314 02	872,164 82	672,164 82			
558,899 38	83,761 72	4,242,572 19	2,622,480 91	1,622,480 91		96,478 21	131,400 00
43,335 77	7,271 80	464,916 57	249,999 25	49,999 25			
115,532 49	22,945 96	2,40,809 72	1,892,249 49	392,249 49		5,841 66	73,925 00
86,544 59	512,541 82	1,230,707 12	701,361 85	401,361 85	43,103 00	5,000 00	25,000 00
49,696 58	15,104 57	971,014 21	1,444,238 69	1,244,238 69		6,531 18	34,800 00
41,009 00	14,953 90	582,574 29	244,608 94	44,608 94			
285,499 50	32,635 00	1,215,058 09	306,215 28	106,215 28		47,162 25	36,987 50
282,547 43	128,196 78	1,813,847 07	1,176,487 06	176,487 06		32,167 41	75,000 00

TABLE II. -CONTINUED.

Name and location.	Paid capital	Admitted assets (excluding special deposits).	Lia- Reinsurance reserve.
<i>Companies of other states.</i>			
Hartford Fire, Hartford, Conn.	\$1,250,000 00	\$7,158,082 03	\$3,169,624 75
Home, New York, N. Y.	3,000,000 00	8,888,538 62	4,612,395 09
Insurance Company of North America, Philadelphia, Pa.	3,000,000 00	9,086,562 70	3,078,234 91
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	200,000 00	751,896 05	176,537 02
Manufacturers and Merchants', Pittsburgh Pa.	250,000 00	434,798 55	111,850 63
Mechanics', Philadelphia, Pa.	250,000 00	760,322 58	147,563 07
Mercantile Fire and Marine, Boston, Mass.	400,000 00	588,762 80	146,064 92
Merchants', Newark, N. J.	400,000 00	1,229,780 05	601,547 60
Merchants', Providence, R. I.	200,000 00	468,623 37	188,359 64
Milwaukee Mechanics', Milwaukee, Wis.	200,000 00	2,016,504 54	674,380 55
National Fire, Hartford, Conn.	1,000,000 00	8,115,955 98	1,542,127 50
Newark Fire, Newark, N. J.	250,000 00	625,296 99	141,266 47
New Hampshire Fire, Manchester, N. H.	800,000 00	2,162,564 48	775,510 47
New York Fire, New York, N. Y.	200,000 00	238,519 97	37,978 02
Niagara Fire, New York, N. Y.	500,000 00	2,158,198 17	1,129,318 74
Northwestern National, Milwaukee, Wis.	600,000 00	1,683,979 45	632,609 61
Orient, Hartford, Conn.	500,000 00	1,961,494 08	931,622 61
Pacific Fire, New York, N. Y.	200,000 00	786,238 99	280,627 00
Pennsylvania Fire, Philadelphia, Pa.	400,000 00	3,808,653 36	1,228,234 33
Phoenix, Brooklyn, N. Y.	1,000,000 00	5,703,586 27	4,223,534 64
Phoenix, Hartford, Conn.	2,000,000 00	5,187,106 01	2,153,093 85
Providence Washington, Providence, R. I.	400,000 00	1,217,302 19	662,322 05
Queen Insurance Co. of America, New York, N. Y.	500,000 00	3,225,087 61	1,662,904 79
Reading Fire, Reading, Pa.	250,000 00	715,583 99	283,025 34
Reliance, Philadelphia, Pa.	300,000 00	816,261 42	169,599 12
Rochester German, Rochester, N. Y.	200,000 00	852,848 93	415,391 63
Rockford, Rockford, Ill.	200,000 00	991,741 28	589,044 64
Rutgers Fire, New York, N. Y.	200,000 00	348,369 67	80,818 32
Security, Cincinnati, O.	150,000 00	249,408 18	64,920 77
Security, New Haven, Conn.	200,000 00	566,213 07	270,511 73
Springfield Fire and Marine, Springfield, Mass.	1,500,000 00	3,450,495 17	1,348,412 79
Spring Garden, Philadelphia, Pa.	400,000 00	1,234,555 83	250,575 10
St. Paul Fire and Marine, St. Paul, Minn.	500,000 00	2,075,158 88	1,002,754 58
Tentonia Fire, Philadelphia, Pa.	200,000 00	260,230 48	30,442 95
Tentonia Fire and Marine, Dayton, O.	100,000 00	449,008 67	58,370 57
Traders', Chicago, Ill.	500,000 00	1,645,580 14	456,761 68
Union, Philadelphia, Pa.	200,000 00	498,431 96	181,562 30
Union Fire, Buffalo, N. Y.	100,000 00	191,384 26	41,831 42
United Firemen's, Philadelphia, Pa.	300,000 00	1,294,239 81	213,288 08
United States Fire, New York, N. Y.	250,000 00	689,023 96	205,079 42
Western, Pittsburgh, Pa.	300,000 00	490,763 68	97,973 45
Westchester Fire, New York, N. Y.	300,000 00	1,721,299 52	1,012,507 39
Williamsburg City Fire, Brooklyn, N. Y.	250,000 00	1,486,007 52	482,783 08
Total companies of other states	\$45,080,078 00	\$158,965,026 80	\$63,516,936 99
<i>Mutual companies of other states.</i>			
Mutual Fire, New York, N. Y.	\$242,036 69	\$1,427,145 76	\$574,906 06
Protection Mutual Fire, Chicago, Ill.		51,418 22	30,566 96
Total mutual companies	\$242,036 69	\$1,478,563 98	\$605,473 02

TABLE II.—CONTINUED.

bilities.

Unpaid losses.	Other liabilities.	Total liabilities including capital and excluding liabilities on special deposits.	Surplus as regards policy holders.	Surplus over or impairment of capital.	Assets not admitted.	Liabilities on special deposits.	Special deposits.
\$610,607 31	\$51,000 00	\$4,573,097 39	\$3,529,994 64	\$3,279,994 64	-----	\$306,224 67	\$225,000 00
710,490 60	184,149 05	8,386,887 01	3,496,946 61	496,946 61	-----	120,096 64	125,000 00
594,678 55	978,922 19	7,523,687 01	4,562,985 69	1,562,985 69	-----	118,458 64	226,200 00
44,533 00	802,467 55	723,557 57	228,328 48	28,328 48	\$5,208 07	-----	-----
27,483 95	2,314 06	391,118 66	293,674 89	43,674 89	2,945 69	-----	-----
40,622 41	242,229 08	680,415 56	329,907 02	79,907 02	-----	-----	-----
24,625 00	9,675 19	579,968 11	409,894 39	9,894 39	-----	-----	-----
129,280 75	66,161 05	1,106,299 40	508,490 65	108,490 65	-----	-----	-----
37,779 67	8,325 01	429,504 33	234,119 06	34,119 06	-----	-----	-----
83,643 00	54,928 84	1,012,932 39	1,203,572 15	1,003,572 15	-----	-----	-----
278,301 28	117,413 04	2,892,582 91	1,223,108 07	223,108 07	-----	44,968 00	128,500 00
133,565 20	12,545 86	429,290 95	446,006 04	196,006 04	-----	-----	-----
123,549 61	26,854 72	1,727,914 80	1,234,649 66	434,649 66	-----	-----	-----
657 45	1,846 80	240,481 77	218,088 20	18,088 20	-----	-----	-----
258,784 31	45,892 57	1,897,544 12	760,649 05	260,649 05	-----	35,891 59	56,000 00
71,288 50	19,997 09	1,323,795 20	910,181 25	310,181 25	-----	-----	-----
293,922 08	87,249 36	1,751,784 35	709,709 88	209,709 88	-----	41,007 80	180,200 00
55,373 19	22,223 43	588,121 62	396,012 37	196,012 37	-----	-----	-----
211,269 59	795,491 65	2,600,024 57	1,606,683 79	1,206,683 79	-----	84,971 00	50,400 00
300,542 00	206,148 99	5,584,941 57	1,118,646 70	118,646 70	-----	157,584 96	200,375 00
533,503 73	-----	4,506,537 59	2,628,568 42	628,568 42	-----	206,069 99	292,687 50
133,565 20	34,467 81	1,260,355 06	866,947 13	48,052 87	-----	-----	-----
308,000 48	120,253 32	2,351,245 13	1,373,792 48	873,792 48	-----	284,913 46	420,907 00
64,728 69	24,549 77	622,308 70	348,280 20	98,280 20	2,195 01	-----	-----
30,651 29	140,475 98	640,666 39	475,508 08	175,598 03	-----	-----	-----
54,211 75	1,122 86	683,031 00	369,817 98	169,817 98	-----	17,664 74	63,060 00
30,231 66	61,029 25	900,355 56	291,835 73	91,835 73	-----	-----	-----
15,531 00	8,531 48	279,950 50	263,418 87	68,418 87	-----	-----	-----
4,000 00	2,495 11	221,415 88	177,987 30	27,987 30	-----	-----	-----
55,058 88	19,926 86	545,497 42	220,715 65	20,715 65	-----	-----	-----
268,534 41	36,135 88	3,129,988 35	1,320,556 82	320,556 82	-----	18,135 73	55,000 00
38,700 47	425,598 92	1,124,174 49	510,481 34	110,481 34	-----	-----	-----
200,244 12	19,674 58	1,708,492 81	866,661 07	366,661 07	-----	14,180 42	26,000 00
1,993 40	25,180 77	347,567 12	212,723 31	12,723 31	-----	-----	-----
-----	1,234 06	184,504 63	364,498 94	264,498 94	-----	-----	-----
99,040 00	23,429 16	1,072,470 51	1,073,089 63	573,089 63	-----	6,760 88	56,250 00
43,412 26	55,195 78	480,520 29	217,911 67	17,911 67	-----	-----	-----
1,902 49	-----	143,783 91	143,150 35	48,150 35	-----	-----	-----
42,865 01	727,363 49	1,238,966 58	310,942 28	10,942 23	-----	-----	-----
53,656 78	47,378 43	556,373 86	333,650 09	83,650 09	-----	4,735 72	12,000 00
18,038 96	8,457 07	419,462 48	311,301 20	11,301 20	-----	-----	-----
145,831 23	35,740 17	1,457,676 46	563,623 06	263,623 06	-----	36,402 83	100,250 00
59,327 12	87,807 43	863,179 98	822,827 64	572,827 64	-----	16,897 75	41,250 00
\$11,184,200 63	\$11,507,048 77	\$129,026,885 48	\$74,988,416 32	\$29,996,088 11	\$55,186 53	\$2,191,574 90	\$3,752,148 00
-----	-----	-----	-----	-----	-----	-----	-----
\$194,674 34	\$106,964 76	\$1,065,932 76	\$633,249 69	\$391,213 00	-----	\$22,723 11	\$45,500 00
11,483 49	4 54	42,044 99	9,308 28	-----	-----	-----	-----
\$146,127 83	\$106,969 80	\$1,077,977 75	\$642,617 92	\$391,213 00	-----	\$22,723 11	\$45,500 00

TABLE II.—CONCLUDED.

Name and location.	Deposit capital.	Admitted assets (excluding special deposits).	Reinsurance reserve.
Companies of foreign governments.			
Atlas Assurance, London, Eng.	\$200,000 00	\$645,149 82	\$309,098 54
British America Assurance Co., Toronto, Can.	200,000 00	958,936 87	537,582 64
British and Foreign Marine (limited), Liverpool, Eng.	200,000 00	1,128,986 80	293,882 46
Caledonian, Edinburgh, Scot.	200,000 00	1,670,074 33	1,188,119 82
Commercial Union Assurance Co., London, Eng.	200,000 00	3,300,949 56	2,090,898 61
General Marine, Dresden, Sax.	200,000 00	253,108 24	23,205 08
Guardian Life and Fire Assurance Co., London, Eng.	200,000 00	1,548,072 14	963,619 35
Hamburg Bremen Fire, Hamburg, Ger.	200,000 00	1,131,991 12	323,276 42
Imperial Fire, London, Eng.	200,000 00	1,570,421 94	905,078 61
Lancashire, Manchester, Eng.	200,000 00	2,041,276 08	1,353,783 66
Lion Fire, London, Eng.	200,000 00	657,040 74	398,201 56
Liverpool and London and Globe, Liverpool, Eng.	200,000 00	8,349,671 28	4,153,628 69
London Assurance Corporation, London, Eng.	200,000 00	1,928,783 86	924,069 64
London and Lancashire Fire, Liverpool, Eng.	200,000 00	2,394,828 92	1,617,850 24
Manchester Fire Assurance Co., Manchester, Eng.	200,000 00	1,922,549 40	1,210,665 96
Mannheim, Mannheim, Ger.	200,000 00	396,611 89	25,516 85
Marine (limited), London, Eng.	200,000 00	470,108 92	58,408 45
North British and Mercantile, London, Eng.	200,000 00	3,173,974 18	1,898,425 41
Northern Assurance Co., London, Eng.	200,000 00	1,409,890 89	1,014,487 60
Norwich Union Fire, Norwich, Eng.	200,000 00	1,530,731 11	1,154,673 96
Palatine, Manchester, Eng.	200,000 00	2,181,724 58	1,274,717 66
Phoenix Assurance Co., London, Eng.	200,000 00	2,199,761 69	1,499,119 29
Prussian National, Stettin, Ger.	200,000 00	763,509 22	267,338 09
Reliance Marine (limited), Liverpool, Eng.	200,000 00	391,041 50	32,608 39
Royal, Liverpool, Eng.	200,000 00	7,015,681 44	4,067,616 36
Scottish Union and National Edinburgh, Scot.	200,000 00	2,196,624 12	980,864 91
Sea Insurance Co. (limited), Liverpool, Eng.	200,000 00	380,015 31	58,095 46
Standard Marine (limited), Liverpool, Eng.	200,000 00	273,554 19	16,497 84
Sun Insurance Office, London, Eng.	200,000 00	2,241,968 16	1,530,962 34
Transatlantic Fire, Hamburg, Ger.	200,000 00	654,438 31	279,786 22
Union Assurance, London, Eng.	200,000 00	672,467 18	246,355 09
Union Marine (limited), Liverpool, Eng.	200,000 00	358,191 12	29,125 94
Western Assurance Co., Toronto, Can.	200,000 00	1,435,952 41	929,472 00
Total foreign companies, U. S. branches	\$6,600,000 00	\$87,247,061 52	\$31,896,506 90
Recapitulation.			
Michigan companies	\$1,100,000 00	\$2,414,882 28	\$566,236 13
Companies of other states	45,060,075 00	158,955,026 80	68,516,985 98
Foreign companies, U. S. branches	6,600,000 00	57,247,061 52	31,896,506 90
Aggregates of stock companies	\$52,760,075 00	\$218,616,970 58	\$95,989,677 96
Mutual companies of other states	242,036 69	1,478,558 98	605,582 04
Total stock and mutual companies	\$53,002,111 69	\$220,095,529 58	\$96,595,260 00



TABLE III.—ASSETS.—Showing the nature of all the admitted assets, including authorized to transact business in this

Name and location.	Real estate.	Bonds and mortgages.
<i>Michigan companies.</i>		
Detroit Fire and Marine, Detroit.	\$71,471 65	\$909,185 70
Grand Rapids Fire Insurance Co., Grand Rapids.	3,000 00	181,431 17
Michigan Fire and Marine, Detroit.	27,308 02	561,725 00
Saginaw Valley, Saginaw.		64,000 00
Total Michigan companies.	\$101,774 67	\$1,716,333 87
<i>Companies of other states.</i>		
Atna, Hartford, Conn.	\$335,000 00	\$35,000 00
Agricultural, Watertown, N. Y.	294,901 32	1,123,291 63
American, Boston, Mass.		
American, Newark, N. J.	237,037 18	1,269,304 75
American Central, St. Louis, Mo.	500,000 00	125,000 00
American Fire, New York, N. Y.		20,500 00
American Fire, Philadelphia, Pa.	258,063 56	1,188,230 00
Boylston, Boston, Mass.		192,500 00
Broadway, New York, N. Y.		
Buffalo German, Buffalo, N. Y.	300,000 00	573,235 00
Capital Fire, Concord, N. H.	65,000 00	75,798 00
Citizens' New York, N. Y.	150,700 00	41,300 00
Citizens' Pittsburgh, Pa.	122,000 00	235,635 00
Commerce, Albany, N. Y.	76,000 00	66,100 00
Commonwealth, New York, N. Y.		208,500 00
Concordia Fire, Milwaukee, Wis.		487,165 00
Connecticut Fire, Hartford, Conn.	121,625 00	783,600 00
Continental, New York, N. Y.	757,690 75	125,535 00
Cooper, Dayton, O.		15,300 00
Delaware, Philadelphia, Pa.	160,000 00	158,300 00
Dwelling House, Boston, Mass.		156,450 00
Eagle Fire, New York, N. Y.	435,000 00	25,000 00
Equitable Fire and Marine, Providence, R. I.	122,900 00	97,200 00
Eureka Fire and Marine, Cincinnati, O.	20,650 00	
Farmers' Fire, York, Pa.	26,500 00	195,051 95
Farragut Fire, New York, N. Y.	6,000 00	20,500 00
Firemen's, Newark, N. J.	122,476 32	974,497 44
Fireman's Fund, San Francisco, Cal.	325,200 00	397,375 00
Fire Association of Philadelphia, Philadelphia, Pa.	165,900 00	1,727,518 35
Fire Ins. Co. of the County of Philadelphia, Philadelphia, Pa.	67,500 00	217,150 00
Franklin Fire, Philadelphia, Pa.	291,100 00	222,253 00
German, Freeport, Ill.	35,185 25	1,787,840 77
German American, New York, N. Y.	40,000 00	
German Fire, Pittsburgh, Pa.	47,000 00	253,342 17
Germania, Fire, New York, N. Y.	451,277 37	215,000 00
Girard Fire and Marine, Philadelphia, Pa.	230,700 00	745,361 77
Glens Falls, Glens Falls, N. Y.	30,384 50	523,730 23
Granite State Fire, Portsmouth, N. H.	5,400 00	63,730 00
Greenwich, New York, N. Y.	200,000 00	4,800 00
Hanover Fire, New York, N. Y.	360,000 00	25,000 00
Hartford Fire, Hartford, Conn.	366,575 60	1,167,500 60
Home, New York, N. Y.	1,566,463 90	615,592 52
Insurance Company of North America, Philadelphia, Pa.	314,244 74	2,763,727 76
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	326,121 00	74,750 00



*special deposits, of joint stock fire, fire and marine, and marine insurance companies  
State for the year ending December 31, 1893.*

U. S. bonds.	Other stocks and bonds.	Collateral loans.	Cash in office and banks.	Premiums due and unpaid.	Miscellane- ous.	Total assets in- cluding special deposits.
	\$32,500 00	\$900 00	\$56,617 06	\$41,852 43	\$41,320 48	\$1,153,248 32
	8,000 00	99,100 00	28,994 20	26,023 89	4,637 91	346,377 17
	64,625 00		17,588 26	71,936 04	35,260 45	778,832 77
	40,750 00	11,500 00	12,007 73	5,796 18	2,870 06	136,923 97
	\$145,875 00	\$110,900 00	\$110,202 25	\$145,608 54	\$4,288 90	\$2,414,382 23
\$111,000 00	\$3,987,124 00	45,600 00	\$726,960 98	\$715,076 26	\$905 45	\$10,907,686 64
	399,227 87	70,870 64	199,781 51	147,474 60	68,278 63	2,812,676 19
	474,942 80	30,000 00	21,251 20	86,455 17	5,572 37	568,221 54
	569,175 00		51,091 28	44,869 95	31,451 96	2,342,939 07
	640,500 00	107,000 00	102,066 10	97,788 07		1,572,903 17
255,375 00	820,894 00	84,000 00	55,897 93	309,218 57	17,184 78	1,312,570 28
	945,036 36	3,300 00	89,711 81	168,786 46	29,965 27	2,683,115 46
	551,472 50		76,220 58	45,000 38	17,897 00	883,090 41
	371,840 00		17,143 15	47,155 62	6,108 00	443,251 77
	420,708 31	179,800 00	75,979 41	69,448 42	12,619 92	1,681,386 06
	194,177 50	3,500 00	23,769 24	42,859 51	46,119 93	456,214 18
189,275 00	286,690 00	36,725 00	66,598 94	181,288 68	11,070 49	894,248 11
	215,908 00	53,898 40	42,376 24	83,508 15	4,681 72	767,617 51
	155,640 00	10,600 00	29,990 99	10,817 15	3,388 31	351,486 45
	384,270 00		20,402 46	30,405 96	7,131 58	645,709 95
	93,350 00		43,680 15	63,557 86	7,257 63	695,080 63
	1,381,752 50	7,500 00	125,440 49	282,143 77	9,967 20	2,631,088 96
584,570 00	3,980,240 50	4,000 00	248,538 75	830,580 07	421,571 23	6,433,171 33
	198,297 00	40,500 00	12,484 51	18,788 13	3,908 04	287,877 68
	973,614 50		81,396 68	153,115 11	24,200 69	1,495,726 98
	170,707 00	5,000 00	46,878 50	54,387 50	39,854 05	478,277 05
	567,225 50		37,470 69	35,398 48	12,567 07	1,118,661 74
	272,390 00	800 00	14,055 48	34,138 18	1,410 00	549,783 66
25,534 88	178,826 25	2,650 00	9,122 55	25,808 97	19,683 33	282,275 98
39,550 00	261,236 00	1,000 00	27,816 20	27,752 04	5,463 37	598,858 96
	241,585 00	13,400 00	20,401 57	81,187 76	501 00	338,575 33
82,500 00	672,687 90		19,824 73	40,094 76	20,481 85	1,582,563 07
	1,582,420 00	106,621 65	258,787 32	337,432 10	97,653 60	3,111,489 67
	2,304,711 75	79,860 00	258,425 49	457,951 57	77,064 95	4,971,122 61
	427,370 00	18,100 00	73,879 50	27,505 80	5,754 71	840,260 01
	2,087,769 25	277,500 00	109,928 04	73,025 81	7,908 89	3,130,589 49
	282,929 20	60,806 99	187,754 65	220,318 81	843,690 67	2,918,478 74
348,100 00	4,721,464 00		474,080 24	418,806 86		5,997,403 10
	143,484 00	1,000 00	29,963 21	35,667 24	4,579 20	514,916 82
959,243 00	1,284,812 62	8,600 00	47,522 27	220,788 82	17,290 18	3,206,984 21
	93,480 00	23,500 00	61,010 68	72,261 85	49,582 83	1,657,068 97
	1,371,275 00	4,000 00	224,584 20	70,208 50	15,820 81	2,249,652 90
	301,601 00	74,000 00	18,221 41	109,458 87	2,766 95	577,178 23
27,562 80	823,323 50	11,350 00	80,154 92	189,058 43	22,163 52	1,858,210 82
108,920 00	1,344,459 50		61,376 60	171,975 44	10,602 59	2,070,334 13
	4,408,845 00	62,228 35	606,252 39	724,766 67	40,122 02	7,378,092 08
306,625 00	5,442,613 64	103,400 00	297,241 81	614,634 13	68,257 82	9,008,833 62
	4,496,257 44	24,625 00	712,106 44	854,262 88	147,529 41	9,812,762 70
	300,670 00		61,656 83	48,001 52	41,686 70	751,886 06

TABLE III.—CONTINUED.

Name and location.	Real estate.	Bonds and mortgages.
<i>Companies of other states.</i>		
Manufacturers and Merchants', Pittsburgh, Pa.	\$15,000 00	\$250,807 01
Mechanics', Philadelphia, Pa.	81,900 00	288,880 00
Mercantile Fire and Marine, Boston, Mass.		109,500 00
Merchants', Newark, N. J.	302,948 25	354,398 00
Merchants', Providence, R. I.		87,500 00
Milwaukee Mechanics', Milwaukee, Wis.	45,000 00	1,077,898 09
National Fire, Hartford, Conn.	233,120 36	601,750 00
Newark Fire, Newark, N. J.	50,000 00	292,125 00
New Hampshire Fire, Manchester, N. H.	68,100 00	621,723 52
New York Fire, New York, N. Y.	100,000 00	12,325 00
Niagara Fire, New York, N. Y.	838,000 00	27,400 00
Northwestern National, Milwaukee, Wis.		634,614 02
Orient, Hartford, Conn.	36,553 13	213,639 30
Pacific Fire, New York, N. Y.		198,900 00
Pennsylvania Fire, Philadelphia, Pa.	134,500 00	610,070 00
Phoenix, Brooklyn, N. Y.	399,000 00	130,700 00
Phoenix, Hartford, Conn.	378,157 48	363,150 92
Providence, Washington, Providence, R. I.		
Queen Insurance Co. of America, New York, N. Y.		
Reading Fire, Reading, Pa.	80,178 67	276,136 60
Reliance, Philadelphia, Pa.	112,000 00	102,900 00
Rochester German, Rochester, N. Y.	190,829 84	395,265 00
Rockford, Rockford, Ill.	48,801 04	363,340 08
Rutgers Fire, New York, N. Y.	69,500 00	30,700 00
Security, Cincinnati, O.		
Security, New Haven, Conn.	46,000 00	147,600 00
Springfield Fire and Marine, Springfield, Mass.	134,000 00	327,550 00
Spring Garden, Philadelphia, Pa.	800,800 00	280,350 00
St. Paul Fire and Marine, St. Paul, Minn.	176,900 00	755,745 93
Teutonia Fire, Philadelphia, Pa.	95,800 00	39,770 00
Teutonia Fire and Marine, Dayton, Ohio	2,150 00	258,845 00
Traders, Chicago, Ill.		215,900 00
Union, Philadelphia, Pa.	180,000 00	9,900 00
Union Fire, Buffalo, N. Y.	14,277 95	120,427 17
United Firemen's, Philadelphia, Pa.	127,350 00	631,806 50
United States Fire, New York, N. Y.		449,000 00
Western, Pittsburgh, Pa.	62,000 00	169,375 00
Westchester Fire, New York, N. Y.	217,500 00	289,150 00
Williamsburgh City Fire, Brooklyn, N. Y.	629,000 00	322,150 00
Total, companies of other states.	\$14,069,691 23	\$30,312,010 39
<i>Mutual companies of other states.</i>		
Mutual Fire, New York, N. Y.		
Protection Mutual Fire, Chicago, Ill.		\$35,300 00
Total, mutual companies		\$35,300 00

TABLE III.—CONTINUED.

U. S. bonds.	Other stocks and bonds.	Collateral loans.	Cash in office and banks.	Premiums due and unpaid.	Miscellaneous.	Total assets including special deposits.
	\$70,125 00	\$27,260 00	\$9,148 53	\$28,580 53	\$8,372 48	\$434,793 55
	279,595 00	24,700 00	87,294 17	43,515 34	5,858 07	760,322 58
	484,477 00		18,520 99	22,908 22	3,361 29	588,762 50
\$28,500 00	423,056 50		47,105 29	180,549 63	13,202 88	1,299,780 05
	294,809 50	6,850 00	84,886 03	16,675 09	28,902 75	468,623 37
	647,637 00		136,489 41	82,474 04	27,555 00	2,016,504 54
57,000 00	1,741,940 00	450 00	182,463 63	411,014 58	16,718 41	3,244,455 98
33,900 00	205,657 22		14,486 62	22,419 76	6,708 39	625,296 99
112,000 00	1,008,848 47	44,200 00	147,310 99	144,273 62	18,607 86	2,162,564 46
	121,850 00		8,559 88	18,695 79	2,089 80	258,519 97
107,375 00	732,985 60	3,250 00	179,964 44	262,756 12	17,512 61	2,214,193 17
236,000 00	620,000 00		81,046 68	62,635 87	8,602 93	1,633,979 45
	1,462,513 82	7,580 00	107,155 68	254,047 86	10,254 29	2,091,694 08
154,580 00	294,482 50	1,500 00	24,961 05	55,584 28	6,246 21	786,233 99
56,850 00	2,257,412 00	444,300 00	122,402 06	195,067 70	14,456 60	3,859,058 86
589,875 00	3,284,062 00		496,756 22	987,784 71	15,785 84	5,908,969 27
	3,768,818 50	58,882 50	269,500 44	638,247 55	59,036 12	5,429,793 51
	903,774 00		60,082 99	180,239 23	78,255 97	1,217,392 19
522,968 39	2,410,848 58		383,721 34	384,047 85	44,886 45	3,645,987 61
11,325 00	196,180 00	56,825 00	47,365 51	62,931 05	5,192 07	715,583 90
16,950 00	520,593 00		27,288 91	83,254 51	3,278 00	516,264 42
	163,550 00		84,502 83	72,931 99	8,519 27	915,896 93
	58,910 00	192,186 05	99,407 62	78,043 81	161,052 73	991,741 28
	225,529 60		6,845 92	13,416 24	2,577 91	348,369 67
	198,905 50	12,250 00	10,521 40	20,727 49	11,998 79	249,403 18
	267,019 00	17,400 00	23,496 29	51,464 47	13,283 81	566,213 07
110,000 00	2,416,685 00	66,000 00	175,811 92	240,905 88	34,542 37	3,505,495 17
	527,507 50	81,000 00	43,508 86	42,395 58	9,093 89	1,234,655 88
	600,780 25	281,050 00	105,772 85	181,163 58	99,741 27	2,101,153 88
	104,980 00	3,700 00	10,714 99	4,258 23	1,657 21	260,290 43
56,375 00	85,275 00	14,000 00	12,992 99	9,807 58	10,058 00	449,003 57
168,750 00	1,168,001 98		56,241 59	71,386 03	26,530 64	1,701,810 14
	204,609 50	20,800 00	30,089 98	70,352 27	3,200 21	486,431 96
5,650 00	16,000 00	2,000 00	21,782 78	4,756 97	6,949 39	191,884 26
	\$22,038 00	91,800 00	87,951 17	64,862 80	19,681 34	1,294,889 81
70,080 00	31,150 00		14,991 71	81,719 00	4,103 24	651,023 95
83,750 00	123,845 00		14,668 35	24,276 83	2,849 00	430,763 68
54,750 00	831,600 00		199,009 91	196,538 37	2,501 24	1,821,549 52
	420,275 00	5,800 00	11,860 14	74,914 52	13,457 86	1,477,237 52
\$5,478,008 77	\$65,442,962 65	\$2,885,554 58	\$9,146,406 21	\$12,750,548 75	\$2,590,977 22	\$162,707,174 80
\$222,400 00	\$883,930 00	\$25,000 00 800 00	\$80,370 08 10,764 70	\$260,350 68 8,048 21	\$595 00 1,505 81	\$1,472,645 76 51,413 22
\$222,400 00	\$883,930 00	\$25,800 00	\$91,134 78	\$263,398 89	\$2,100 31	\$1,524,058 98

TABLE III.—CONCLUDED.

Name and location.	Real estate.	Bonds and mortgages.
<i>Companies of foreign governments.</i>		
Atlas Assurance, London, Eng.		
British America Assurance Co. Toronto, Can.		\$80,000 00
British and Foreign Marine (limited), Liverpool, Eng.		50,000 00
Caledonian, Edinburgh, Scot.		50,000 00
Commercial Union Assurance Co., London, Eng.	\$864,314 96	
General Marine, Dresden, Sax.		
Guardian Life and Fire Assurance Co., London, Eng.		342,500 00
Hamburg Bremen Fire, Hamburg, Ger.		
Imperial Fire, London, Eng.	478,634 70	
Lancashire, Manchester, Eng.	389,388 85	
Lion Fire, London, Eng.		214,750 00
Liverpool and London and Globe, Liverpool, Eng.	1,808,270 00	3,079,328 64
London Assurance Corporation, London, Eng.		
London and Lancashire, Liverpool, Eng.	299,125 00	
Manchester Fire Assurance Co., Manchester, Eng.		50,000 00
Mannheim, Mannheim, Ger.		
Marine (limited), London, Eng.		
North British and Mercantile, London, Eng.	485,380 84	
Northern Assurance Co., London, Eng.	114,544 44	
Norwich Union Fire, Norwich, Eng.		40,000 00
Palatine, Manchester, Eng.		50,000 00
Phoenix Assurance Co., London, Eng.		
Prussian National, Stettin, Ger.		
Reliance Marine (limited), Liverpool, Eng.		
Royal, Liverpool, Eng.	1,818,200 10	109,000 00
Scottish Union and National, Edinburgh, Scot.		1,288,170 00
Sea Insurance Co. (limited), Liverpool, Eng.		
Standard Marine (limited), Liverpool, Eng.		
Sun Insurance Office, London, Eng.	240,000 00	486,000 00
Transatlantic Fire, Hamburg, Ger.		
Union Assurance, London, Eng.		
Union Marine (limited), Liverpool, Eng.		
Western Assurance Co., Toronto, Can.		50,000 00
Total, foreign companies, U. S. branches	\$6,264,893 89	\$5,819,748 64
<i>Recapitulation.</i>		
Michigan companies	\$101,674 87	\$1,716,332 87
Companies of other states	14,099,891 23	30,318,010 39
Foreign companies, U. S. branches	6,264,838 89	5,819,748 64
Aggregates of stock companies	\$20,466,204 79	\$37,849,091 90
Mutual companies of other states		35,300 00
Total, stock and mutual companies	\$20,466,204 79	\$37,884,391 90

TABLE III.—CONCLUDED.

U. S. bonds.	Other stocks and bonds.	Collateral loans.	Cash in office and banks.	Premiums due and unpaid.	Miscellaneous.	Total assets including special deposits.
\$389,000 00	\$264,600 00	-----	\$26,701 78	\$96,804 72	\$31,043 34	\$758,149 82
241,350 00	461,665 00	-----	15,910 04	219,415 81	9,996 02	1,108,936 67
255,375 00	417,329 42	\$242,245 00	70,027 40	256,628 58	10,361 20	1,301,966 60
\$60,500 00	1,046,170 00	-----	94,457 40	887,242 86	11,128 08	1,879,498 82
480,250 00	1,264,780 00	-----	377,191 43	452,896 66	115,787 51	3,555,199 56
171,000 00	50,000 00	-----	24,196 06	28,709 17	4,203 01	278,108 24
484,500 00	782,287 50	-----	61,275 68	180,712 75	3,296 21	1,804,572 14
112,000 00	966,512 50	-----	77,714 81	78,788 10	1,155 71	1,281,116 12
543,580 00	555,707 00	-----	68,812 77	195,900 51	6,696 96	1,847,271 94
773,750 00	866,065 00	-----	44,869 39	219,892 79	-----	2,287,776 08
166,875 00	248,000 00	19,300 00	95,165 26	111,590 72	10,234 76	863,915 74
1,779,750 00	285,550 00	-----	831,139 89	963,864 76	75,367 99	8,596,271 23
708,750 00	1,065,250 00	-----	201,258 44	158,678 78	11,721 14	2,175,658 36
364,300 00	1,521,906 00	-----	129,942 45	313,937 06	11,399 41	2,641,028 92
452,510 00	1,219,102 50	-----	46,851 36	285,726 59	1,358 95	2,065,569 40
112,500 00	250,000 00	-----	4,847 85	29,264 04	-----	396,611 89
113,000 00	391,000 00	-----	15,997 28	41,121 36	13,990 31	568,108 92
466,945 00	1,899,740 00	-----	129,251 58	882,700 69	75,143 07	3,419,141 15
481,200 00	804,680 00	-----	63,499 14	227,469 04	15,718 27	1,687,090 89
574,040 00	919,457 50	-----	191,170 52	98,580 04	238 05	1,823,261 11
452,000 00	1,082,490 00	-----	277,581 60	378,715 23	15,187 75	2,255,974 58
1,353,740 00	406,715 00	-----	845,686 58	297,152 61	16,817 50	2,420,111 69
228,000 00	\$79,790 00	-----	34,832 91	114,237 93	8,628 38	763,509 22
56,250 00	281,000 00	-----	2,557 11	30,797 21	10,437 18	381,041 50
1,061,875 00	3,044,170 00	-----	687,055 35	731,156 96	28,274 08	7,469,681 44
56,625 00	664,171 84	-----	292,477 52	266,877 24	24,927 52	2,543,249 12
226,000 00	145,307 00	-----	9,396 13	42,562 34	6,759 84	430,015 31
586,010 00	201,060 00	-----	41,028 89	19,042 00	12,488 30	273,554 19
-----	715,590 00	-----	128,535 83	279,091 36	34,406 47	2,449,543 16
-----	522,260 00	22,162 50	28,873 52	70,147 47	989 82	654,483 81
837,500 00	412,230 00	-----	25,081 90	67,205 23	-----	841,967 13
-----	310,364 42	-----	12,916 19	32,814 75	2,196 76	858,191 12
272,330 00	791,719 55	-----	207,309 98	277,575 14	53,642 74	1,652,577 41
\$13,643,555 00	\$24,219,269 23	\$298,707 50	\$4,663,323 52	\$7,262,264 51	\$628,576 23	\$62,795,288 52
-----	-----	-----	-----	-----	-----	-----
-----	\$145,875 00	\$110,900 00	\$110,202 25	\$145,608 54	\$84,268 90	\$2,414,882 23
\$5,478,008 77	85,442,982 65	2,885,554 58	9,146,406 21	12,750,543 75	2,590,977 22	162,707,174 80
12,648,565 00	24,219,269 23	298,707 50	4,663,323 52	7,262,264 51	628,576 23	62,795,288 52
\$19,121,563 77	\$109,806,126 58	\$3,290,162 06	\$13,919,931 98	\$20,158,416 80	\$3,303,842 85	\$227,917,840 55
222,400 00	883,980 00	25,800 00	91,184 78	263,393 89	2,100 81	1,524,058 98
\$19,344,963 77	\$110,692,056 58	\$3,315,962 06	\$14,011,066 76	\$20,421,810 69	\$3,805,942 66	\$229,441,899 53

TABLE IV.—LIABILITIES.—Showing the nature of the liabilities of stock fire, fire State, for the ending

Name and location.	Losses	
	Adjusted.	Revised.
<i>Michigan companies.</i>		
Detroit Fire and Marine, Detroit.....	\$27,896 50	\$4,912 30
Grand Rapids Fire Insurance Co., Grand Rapids.....	7,728 18	
Michigan Fire and Marine, Detroit.....	54,700 44	2,127 50
Saginaw Valley, Saginaw.....	4,149 78	
Total Michigan companies.....	\$94,472 85	\$7,039 80
<i>Companies of other states.—</i>		
Ætna, Hartford, Conn.....	\$462,030 57	\$57,750 30
Agricultural, Watertown, N. Y.....	95,305 91	22,425 61
American, Boston, Mass.....	40,024 28	8,550 00
American, Newark, N. J.....	59,385 13	3,500 00
American Central, St. Louis, Mo.....	114,531 30	26,715 70
American Fire, New York, N. Y.....	163,455 86	
American Fire, Philadelphia, Pa.....	334,555 87	24,775 17
Boylston, Boston, Mass.....	43,980 00	
Broadway, New York, N. Y.....	30,222 79	
Buffalo German, Buffalo, N. Y.....	40,141 58	2,816 84
Capital Fire, Concord, N. H.....	32,341 22	
Citizens', New York, N. Y.....	60,849 85	9,425 60
Citizens', Pittsburgh, Pa.....	51,968 51	900 00
Commerce, Albany, N. Y.....	18,980 00	100 00
Commonwealth, New York, N. Y.....	16,696 82	400 00
Concordia Fire, Milwaukee, Wis.....	43,321 96	6,980 64
Connecticut Fire, Hartford, Conn.....	234,046 95	14,566 20
Continental, New York, N. Y.....	398,014 00	53,369 00
Cooper, Dayton, O.....	16,082 84	
Delaware, Philadelphia, Pa.....	186,231 23	7,672 00
Dwelling House, Boston, Mass.....	3,737 00	3,600 00
Eagle Fire, New York, N. Y.....	15,898 51	2,620 41
Equitable Fire and Marine, Providence, R. I.....	28,853 00	1,371 00
Eureka Fire and Marine, Cincinnati, O.....	4,000 00	
Farmers' Fire, York, Pa.....	49,880 00	
Farragut Fire, New York, N. Y.....	22,940 81	200 00
Firemen's, Newark, N. J.....	37,223 78	5,070 00
Fireman's Fund, San Francisco, Cal.....	165,394 27	20,112 20
Fire Association of Philadelphia, Philadelphia, Pa.....	325,515 45	36,151 96
Fire Ins. Co. of the County of Philadelphia, Philadelphia, Pa.....	15,900 68	
Franklin Fire, Philadelphia, Pa.....	39,688 41	335 18
German, Freeport, Ill.....	147,955 42	15,000 00
German American, New York, N. Y.....	536,240 70	29,425 68
German Fire, Pittsburgh, Pa.....	42,285 77	
Germania Fire, New York, N. Y.....	96,796 07	18,756 42
Girard Fire and Marine, Philadelphia, Pa.....	30,300 43	6,244 16
Glens Falls, Glens Falls, N. Y.....	42,327 90	6,368 63
Granite State Fire, Portsmouth, N. H.....	37,668 00	3,400 00
Greenwich, New York, N. Y.....	245,244 69	49,504 81
Hanover Fire, New York, N. Y.....	210,663 91	27,384 52
Hartford Fire, Hartford, Conn.....	549,086 46	61,610 85
Home, New York, N. Y.....	656,185 32	54,264 28
Insurance Company of North America, Philadelphia, Pa.....	586,107 36	26,771 19
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.....	44,538 00	
Manufacturers and Merchants', Pittsburgh, Pa.....	4,673 80	22,730 15

marine, and marine insurance companies authorized to transact business in this December 31, 1893.

unpaid.	Unearned premiums.			All other liabilities.	Total liabilities except capital.
Net amount of unpaid losses.	Fire.	Marine and inland.	Total.		
\$32,908 80	\$169,599 91	\$8,522 47	\$178,122 88	\$10,049 33	\$220,960 51
7,726 18	113,501 82		113,501 82	4,347 23	125,565 23
56,827 94	271,680 86	2,789 22	274,470 08	20,706 91	352,004 93
4,149 78	20,141 90		20,141 90	5,187 57	29,479 20
\$101,512 65	\$574,924 49	\$11,311 69	\$586,236 18	\$40,281 04	\$728,029 87
\$519,780 87	\$3,041,102 41	\$106,110 88	\$3,147,213 29	\$185,329 19	\$3,852,323 35
117,781 52	1,399,657 24		1,399,657 24	34,087 60	1,551,476 36
43,574 23	227,910 63	3,256 00	231,166 63	13,124 58	292,865 46
33,883 13	501,846 18		501,846 18	16,246 85	571,977 66
141,250 00	653,469 12		653,469 12	14,660 71	809,379 88
163,455 96	733,904 09		733,904 09	76,492 11	973,752 06
259,239 04	1,185,135 48		1,185,135 48	612,776 89	2,157,241 41
43,980 00	239,759 00	15,496 95	255,255 95	11,344 80	310,530 75
30,222 79	151,686 95		151,686 95	7,100 00	189,009 74
42,958 42	370,696 51		370,696 51	12,179 72	425,836 65
32,841 22	148,920 34		148,920 34	65,758 14	247,019 70
70,277 95	234,131 68		234,131 68	115,508 60	419,918 18
62,668 51	204,874 16		204,874 16	7,084 69	264,827 96
19,080 00	95,460 11		95,460 11	3,230 75	117,730 86
17,096 82	100,016 30		100,016 30	6,487 15	128,600 27
50,282 60	403,298 47		403,298 47	14,192 80	487,761 37
248,618 15	1,191,783 05		1,191,783 05	51,000 00	1,491,366 20
451,838 00	3,204,755 08		3,204,755 08	200,437 92	3,856,575 05
16,082 84	122,258 56		122,258 56	14,448 85	152,739 75
194,003 23	374,974 78	35,344 05	410,318 83	98,574 27	704,896 33
7,337 00	140,305 30		140,305 30	4,056 80	151,699 10
18,578 92	172,328 50		172,328 50	12,766 56	203,673 98
30,224 00	179,026 00	147 67	179,172 67	6,416 31	215,812 98
4,000 00	65,940 78	12,990 84	78,931 57	4,433 31	96,464 88
49,860 00	326,644 55		326,644 55	8,084 02	369,568 57
28,140 81	83,447 27		83,447 27	5,227 50	110,815 58
43,802 78	905,230 51		905,230 51	15,192 75	963,726 04
136,507 47	1,086,037 83	103,988 56	1,190,026 39	49,456 49	1,424,960 85
259,667 44	1,617,174 94		1,617,174 94	2,230,481 86	4,207,274 24
15,600 68	101,792 08		101,792 08	261,846 30	379,239 01
40,086 59	480,021 01		480,021 01	1,361,773 52	1,881,833 12
103,955 43	1,854,106 05		1,854,106 05	29,353 55	2,046,314 02
533,699 88	2,700,619 30		2,700,619 30	89,761 72	3,340,050 40
43,835 77	214,259 00		214,259 00	7,271 80	254,916 57
115,562 49	1,066,152 93		1,066,152 93	32,945 96	1,246,651 85
36,544 59	285,620 71		285,620 71	513,541 32	935,707 12
49,606 53	712,744 29		712,744 29	15,104 57	777,545 39
41,086 00	276,532 39		276,532 39	14,983 90	332,574 29
286,049 50	638,002 13	51,533 71	714,535 54	32,685 00	1,063,230 34
238,547 48	484,830 27		484,830 27	128,136 78	861,014 48
610,697 81	3,169,624 75		3,169,624 75	51,000 00	3,881,322 06
710,489 60	4,471,233 00	141,107 00	4,612,895 00	184,149 05	5,506,963 65
594,878 55	2,734,415 73	335,869 18	3,073,224 91	973,922 19	4,642,065 65
44,533 00	176,557 02		176,557 02	302,467 55	523,557 67
27,458 95	111,350 68		111,350 68	2,314 08	141,118 66

TABLE IV.—CONTINUED.

Name and location.	Losses	
	Adjusted.	Revised.
<i>Companies of other states.</i>		
Mechanics', Philadelphia, Pa.	\$37,261 02	\$3,362 39
Mercantile Fire and Marine, Boston, Mass.	24,828 00	
Merchants', Newark, N. Y.	108,824 80	20,636 15
Merchants', Providence, R. I.	86,684 67	1,095 00
Milwaukee Mechanics', Milwaukee, Wis.	74,843 00	8,800 00
National Fire, Hartford, Conn.	257,136 81	21,164 97
Newark Fire, Newark, N. J.	24,827 36	1,651 26
New Hampshire Fire, Manchester, N. H.	121,049 61	2,500 00
New York Fire, New York, N. Y.	637 45	
Niagara Fire, New York, N. Y.	258,724 81	
Northwestern National, Milwaukee, Wis.	69,538 50	1,750 00
Orient, Hartford, Conn.	254,827 14	19,094 94
Pacific Fire, New York, N. Y.	53,673 19	1,500 00
Pennsylvania Fire, Philadelphia, Pa.	204,019 01	7,250 58
Phoenix, Brooklyn, N. Y.	245,401 90	55,441 00
Phoenix, Hartford, Conn.	507,058 73	28,445 00
Providence Washington, Providence, R. I.	123,767 23	9,797 97
Queen Insurance Co. of America, New York, N. Y.	288,907 74	14,092 74
Reading Fire, Reading, Pa.	63,067 63	11,671 08
Reliance, Philadelphia, Pa.	29,754 29	897 00
Rochester German, Rochester, N. Y.	84,211 75	
Rockford, Rockford, Ill.	89,801 66	10,480 00
Rutgers Fire, New York, N. Y.	15,581 00	
Security, Cincinnati, O.	4,000 00	
Security, New Haven, Conn.	52,958 83	2,100 00
Springfield Fire and Marine, Springfield, Mass.	234,331 39	29,193 02
Spring Garden, Philadelphia, Pa.	83,547 63	5,152 84
St. Paul Fire and Marine, St. Paul, Minn.	193,665 28	6,578 84
Teutonia Fire, Philadelphia, Pa.	1,999 40	
Teutonia Fire and Marine, Dayton, O.		
Traders', Chicago, Ill.	87,234 21	11,806 39
Union, Philadelphia, Pa.	41,663 60	1,778 66
Union Fire, Buffalo, N. Y.	1,902 49	
United Firemen's, Philadelphia, Pa.	85,280 12	7,574 89
United States Fire, New York, N. Y.	53,486 78	5,170 00
Western, Pittsburgh, Pa.	16,182 96	1,850 00
Westchester Fire, New York, N. Y.	144,081 23	1,750 00
Williamsburg City Fire, Brooklyn, N. Y.	49,442 60	9,584 52
Total companies of other states	\$10,206,954 88	\$927,245 75
<i>Mutual companies of other states.</i>		
Mutual Fire, New York, N. Y.	\$117,967 48	\$16,706 86
Protection Mutual Fire, Chicago, Ill.	11,453 49	
Total mutual companies	\$129,420 97	\$16,706 86



TABLE IV.—CONTINUED.

unpaid.	Unearned premiums.			All other lia-	Total lia-
Net amount of unpaid losses.	Fire.	Marine and inland.	Total.	bilities.	bilities except capital.
940,628 41	\$147,568 07		\$147,568 07	\$242,229 08	\$430,415 56
24,628 00	146,064 92		146,064 92	8,675 19	179,868 11
129,290 75	601,847 60		601,847 60	65,161 05	796,299 40
87,779 67	188,389 64		188,389 64	8,895 01	229,504 32
83,648 00	674,360 55		674,360 55	54,928 84	812,832 39
278,301 28	1,542,127 59		1,542,127 59	117,418 04	1,937,841 91
25,478 62	141,266 47		141,266 47	12,545 86	179,290 95
128,549 61	775,510 47		775,510 47	28,854 72	927,914 80
657 45	87,978 02		87,978 02	1,846 30	40,481 77
258,724 81	1,083,966 75	\$45,831 99	1,129,318 74	45,392 57	1,438,435 62
71,288 80	632,609 61		632,609 61	19,897 09	723,795 90
273,922 08	884,035 02	47,587 59	931,622 61	87,247 36	1,292,792 05
55,372 19	260,627 00		260,627 00	22,222 43	338,221 62
211,269 59	1,228,234 83		1,228,234 83	795,491 65	2,224,995 67
300,842 90	4,238,534 64		4,238,534 64	208,148 99	4,742,526 53
538,508 73	2,188,093 85		2,188,093 85		2,716,597 58
183,565 20	508,159 97	184,162 08	692,322 05	34,467 81	860,355 06
303,000 48	1,692,904 79		1,692,904 79	120,253 32	2,118,158 59
64,728 69	283,025 24		283,025 24	24,549 77	372,803 70
30,651 29	169,539 12		169,539 12	140,475 98	340,666 39
84,211 75	415,391 68		415,391 68	1,122 36	500,725 74
50,281 66	589,044 64		589,044 64	61,029 25	700,355 55
15,881 00	60,848 32		60,848 32	8,521 48	79,950 90
4,000 00	56,061 48	8,859 29	64,920 77	2,495 11	71,415 88
55,058 83	250,474 56	20,037 17	270,511 73	19,928 86	345,497 42
268,524 41	1,848,418 79		1,848,418 79	36,185 88	1,618,074 08
38,700 47	259,875 10		259,875 10	425,598 92	724,174 49
200,244 12	848,684 40	154,070 18	1,002,754 58	19,674 53	1,222,678 23
1,993 40	20,442 95		20,442 95	25,130 77	47,567 12
	88,270 57		88,270 57	1,234 06	84,504 63
99,040 60	456,761 63		457,761 63	23,429 16	579,281 39
48,442 26	181,882 80		181,882 80	55,195 73	280,520 29
1,902 49	41,881 42		41,881 42		43,738 91
42,905 01	213,238 08		213,238 08	727,858 49	968,396 58
58,656 78	183,522 12	21,557 80	205,079 42	47,373 48	311,109 58
18,082 96	97,972 45		97,972 45	8,457 07	119,462 48
145,831 23	1,012,507 39		1,012,507 39	35,740 17	1,194,078 79
59,827 12	482,783 08		482,783 08	87,807 43	629,567 63
<b>\$11,134,200 63</b>	<b>\$62,225,995 54</b>	<b>\$1,290,940 44</b>	<b>\$63,516,985 98</b>	<b>\$11,507,048 77</b>	<b>\$86,158,185 88</b>
<b>\$14,674 34</b>	<b>\$574,995 08</b>		<b>\$574,995 08</b>	<b>\$106,964 76</b>	<b>\$816,634 18</b>
<b>11,453 49</b>	<b>30,586 96</b>		<b>30,586 96</b>	<b>4 54</b>	<b>42,044 99</b>
<b>\$16,127 83</b>	<b>\$605,582 04</b>		<b>\$605,582 04</b>	<b>\$106,969 30</b>	<b>\$858,679 17</b>

TABLE IV.—CONCLUDED.

Name and location.	Losses	
	Adjusted.	Restated.
<i>Companies of foreign governments.</i>		
Atlas Assurance, London, Eng.....	\$61,094 74	\$7,100 00
British America Assurance Co., Toronto, Can.....	125,448 64	7,225 00
British and Foreign Marine (limited), Liverpool, Eng.....	158,215 05	20,528 00
Caledonian, Edinburgh, Scot.....	265,591 13	
Commercial Union Assurance Co., London, Eng.....	388,569 21	41,960 11
General Marine, Dresden, Sax.....		
Guardian Life and Fire Assurance Co., London, Eng.....	155,900 00	29,187 00
Hamburg Bremen Fire, Hamburg, Ger.....	86,400 00	29,275 00
Imperial Fire, London, Eng.....	123,764 74	18,167 14
Lancashire, Manchester, Eng.....	827,145 82	36,016 83
Lion Fire, London, Eng.....	74,094 94	12,036 50
Liverpool and London and Globe, Liverpool, Eng.....	669,260 05	71,257 00
London Assurance Corporation, London, Eng.....	167,460 79	25,157 00
London and Lancashire Fire, Liverpool, Eng.....	281,870 40	39,646 46
Manchester Fire Assurance Co., Manchester, Eng.....	268,968 33	38,734 59
Mannheim, Mannheim, Ger.....	33,847 88	895 56
Marine (limited), London, Eng.....	43,195 66	
North British and Mercantile, London, Eng.....	372,036 58	50,499 79
Northern Assurance Co., London, Eng.....	133,546 89	26,077 79
Norwich Union Fire, Norwich, Eng.....	227,850 44	
Palatine, Manchester, Eng.....	351,283 88	20,997 08
Phoenix Assurance Co., London, Eng.....	264,436 00	34,720 00
Prussian National, Stettin, Ger.....	53,427 72	3,070 00
Reliance Marine (limited), Liverpool, Eng.....	12,054 09	4,825 00
Royal, Liverpool, Eng.....	496,113 78	61,706 00
Scottish Union and National, Edinburgh, Scot.....	173,475 58	11,700 00
Sea Insurance Co. (limited), Liverpool, Eng.....	60,875 00	
Standard Marine (limited), Liverpool, Eng.....	46,575 53	
Sun Insurance Office, London, Eng.....	298,497 58	35,715 00
Transatlantic Fire, Hamburg, Ger.....	51,707 03	
Union Assurance, London, Eng.....	41,676 60	9,050 00
Union Marine (limited), Liverpool, Eng.....	27,097 57	3,000 00
Western Assurance Co., Toronto, Can.....	209,947 39	18,304 69
Total foreign companies, U. S. branches.....	\$6,024,945 84	\$636,951 04
<i>Recapitulation.</i>		
Michigan companies.....	\$94,472 85	\$7,089 80
Companies of other states.....	10,306,864 88	927,243 75
Foreign companies, U. S. branches.....	6,024,945 84	636,951 04
Aggregates of stock companies.....	\$16,326,278 57	\$1,591,236 59
Mutual companies of other states.....	129,420 97	16,706 86
Total stock and mutual companies.....	\$16,455,794 55	\$1,607,943 45

TABLE IV.—CONCLUDED.

unpaid.	Unearned premiums.			All other liabilities.	Total liabilities except deposit capital.
Net amount of unpaid losses.	Fire.	Marine and inland.	Total.		
\$63,194 74	\$309,098 58		\$309,098 58	\$52,728 77	\$430,020 09
132,673 64	501,342 40	\$36,240 24	537,582 64	58,426 24	728,683 52
178,748 06		298,852 46	298,852 46	81,891 77	554,487 28
255,591 13	1,183,119 82		1,183,119 82	61,729 51	1,510,440 46
425,529 32	2,076,192 61	4,174 00	2,080,366 61	117,100 87	2,322,996 80
		23,205 08	23,205 08		23,205 03
185,087 00	965,619 35		965,619 35	15,740 49	1,166,446 84
115,675 00	823,276 42		823,276 42	11,501 49	950,453 91
141,981 88	905,078 01		905,078 01	37,457 85	1,084,467 57
363,161 65	1,258,783 66		1,258,783 66	40,000 00	1,661,886 31
96,131 44	386,301 50		386,301 50	16,682 52	489,115 46
740,517 05	4,153,628 69		4,153,628 69	694,949 28	5,538,095 02
192,617 79	845,398 05	78,660 99	924,069 04	35,653 27	1,152,390 10
271,516 86	1,617,850 24		1,617,850 24	72,829 89	1,962,198 99
827,720 92	1,210,665 98		1,210,665 98	58,998 13	1,592,880 03
34,743 89		25,516 85	25,516 85	506 22	60,766 46
43,196 66		58,409 45	58,409 45	28,555 18	180,190 29
422,536 32	1,888,425 41		1,888,425 41	76,783 14	2,367,728 87
159,624 68	1,014,487 90		1,014,487 90	42,506 88	1,216,613 61
287,850 44	1,154,673 96		1,154,673 96	20,522 07	1,413,046 47
372,280 41	1,274,717 66		1,274,717 66	101,626 71	1,748,624 78
299,156 00	1,489,119 29		1,489,119 29	46,205 87	1,834,490 58
56,497 72	267,363 00		267,363 00	44,859 98	368,690 70
16,979 09		32,608 89	32,608 89	6,317 41	58,904 89
537,819 78	4,057,616 36		4,057,616 36	649,444 82	5,258,880 96
184,175 53	860,864 91		860,864 91	76,703 56	1,121,744 00
60,875 00		58,065 46	58,065 46	22,674 24	141,114 70
46,573 53		16,497 84	16,497 84	24,621 43	87,694 80
394,212 58	1,530,962 84		1,530,962 84	35,887 08	1,901,012 00
51,707 03	279,786 22		279,786 22	16,147 16	347,640 41
50,726 60	246,385 09		246,385 09	18,134 70	315,248 89
20,097 57		29,125 94	29,125 94	16,619 37	75,242 88
226,252 08	890,327 51	99,144 49	929,472 00	38,292 40	1,196,016 48
\$6,681,896 88	\$31,131,004 66	\$755,501 14	\$31,886,505 80	\$2,610,448 98	\$41,178,851 66
\$101,512 65	\$674,924 49	\$11,311 69	\$596,226 18	\$40,281 04	\$728,029 87
11,184,200 68	62,225,995 54	1,280,940 44	63,516,985 98	11,507,048 77	86,153,185 38
6,681,896 88	31,181,004 66	755,501 14	31,886,505 80	2,610,448 98	41,178,851 66
\$17,917,610 16	\$93,931,924 69	\$2,067,758 27	\$95,999,677 96	\$14,157,778 79	\$128,068,066 91
146,127 83	606,582 04		606,582 04	106,969 80	853,679 17
\$18,068,737 99	\$94,537,506 73	\$2,067,758 27	\$96,595,260 00	\$14,264,748 09	\$128,928,746 08

TABLE V.—RECEIPTS.—Showing the nature of the receipts of stock fire, fire and State, for the year

Name and location.	Premiums.	
	Fire.	Marine and inland.
<i>Michigan companies.</i>		
Detroit Fire and Marine, Detroit.....	\$229,946 68	\$44,083 79
Grand Rapids Fire Insurance Co., Grand Rapids.....	178,951 48	
Michigan Fire and Marine, Detroit.....	397,878 89	60,162 60
Saginaw Valley, Saginaw.....	43,553 90	
Total Michigan companies.....	\$845,130 95	\$104,248 49
<i>Companies of other states.</i>		
<i>Etna, Hartford, Conn.</i> .....	\$3,927,771 50	\$234,170 46
Agricultural, Watertown, N. Y. ....	965,011 09	
American, Boston, Mass. ....	327,052 22	10,390 38
American, Newark, N. J. ....	578,176 18	
American Central, St. Louis, Mo. ....	824,053 81	
American Fire, New York, N. Y. ....	1,461,076 29	
American Fire, Philadelphia, Pa. ....	1,811,341 09	
Boylston, Boston, Mass. ....	299,393 72	38,748 62
Broadway, New York, N. Y. ....	264,723 95	
Buffalo German, Buffalo, N. Y. ....	456,219 87	
Capital Fire, Concord, N. H. ....	270,965 67	
Citizens', New York, N. Y. ....	550,369 20	
Citizens', Pittsburgh, Pa. ....	308,445 81	1,519 24
Commerce, Albany, N. Y. ....	143,938 20	
Commonwealth, New York, N. Y. ....	204,068 17	
Concordia Fire, Milwaukee, Wis. ....	465,758 46	
Connecticut Fire, Hartford, Conn. ....	1,640,089 60	
Continental, New York, N. Y. ....	2,964,422 87	
Cooper, Dayton, O. ....	113,919 69	
Delaware, Philadelphia, Pa. ....	582,448 35	255,947 97
Dwelling House, Boston, Mass. ....	136,468 64	
Eagle Fire, New York, N. Y. ....	138,487 69	
Equitable Fire and Marine, Providence, R. I. ....	255,720 01	987 88
Eureka Fire and Marine, Cincinnati, O. ....	76,179 24	11,354 35
Farmers' Fire, York, Pa. ....	361,465 70	
Farragut Fire, New York, N. Y. ....	151,424 28	
Firemen's, Newark, N. J. ....	389,817 84	
Fireman's Fund, San Francisco, Cal. ....	1,448,822 15	234,080 92
Fire Association of Philadelphia, Philadelphia, Pa. ....	2,118,176 74	
Fire Ins. Co. of the County of Philadelphia, Philadelphia, Pa. ....	175,702 32	
Franklin Fire, Philadelphia, Pa. ....	511,902 94	
German, Freeport, Ill. ....	1,519,795 14	
German American, New York, N. Y. ....	8,020,626 45	
German Fire, Pittsburgh, Pa. ....	275,405 47	
Germania Fire, New York, N. Y. ....	1,039,099 68	
Girard Fire and Marine, Philadelphia, Pa. ....	476,452 45	
Glens Falls, Glens Falls, N. Y. ....	657,355 37	
Granite State Fire, Portsmouth, N. H. ....	561,042 72	
Greenwich, New York, N. Y. ....	1,064,451 87	163,388 46
Hanover Fire, New York, N. Y. ....	879,829 63	

marine and marine insurance companies authorized to transact business in this ending Dec. 31, 1893.

Premiums.	Interest and dividends.		Rents.	Receipts from all other sources.	Total receipts.
Total.	Interest on mortgages.	Interest on bonds, dividends on stocks.			
\$274,082 47	\$51,650 49	\$7,740 63	\$814 38		\$834,237 97
178,951 48	11,805 49	7,218 08		\$3,219 94	195,689 99
457,841 68	36,015 89	4,161 89	127 97	714 98	498,862 31
48,558 90	1,542 88				45,096 78
\$949,379 43	\$100,514 70	\$19,115 60	\$942 35	\$8,984 92	\$1,078,887 00
\$4,161,941 96	\$1,960 00	\$477,002 91	\$3,882 11		\$4,644,786 98
985,011 09	77,475 28	29,756 47	2,464 31		1,074,707 25
837,432 60	23,935 98				861,368 53
573,176 18	70,478 98	29,856 89	2,776 69		676,283 69
824,053 31		47,280 86	25,508 18		896,867 35
1,461,076 29	1,067 24	55,102 84			1,517,245 87
1,511,841 09	66,113 67	54,721 19		\$30,917 74	1,663,098 69
336,142 84	8,176 25	28,804 98			378,123 55
264,723 96		15,397 01			280,120 96
456,219 57	31,275 83	22,892 54	19,679 11	8,208 79	538,270 68
270,965 67	4,721 83	9,055 11	1,262 06	20,848 77	306,842 94
580,389 20	1,478 00	26,887 08	6,197 94		613,927 17
809,984 55	16,146 79	13,996 26	6,691 22		846,738 89
143,939 20	8,686 15	8,965 44	5,041 65		161,571 44
204,063 17	11,689 76	14,465 57			230,168 50
465,758 46	29,802 57	4,600 00			500,161 03
1,640,089 60	52,151 21	73,198 89			1,765,889 70
2,964,422 87	6,735 99	258,387 60	8,457 67		3,228,004 08
118,919 69	680 12	10,993 10			125,532 91
635,386 32	9,767 83	49,707 51	6,069 88		693,841 54
186,468 64	7,829 70	7,354 11			201,652 45
188,487 69	1,416 25	24,600 60	8,441 55	23 60	222,969 69
254,707 89	5,451 14	14,882 97	2,884 41		279,926 41
87,533 59		10,305 23		1,278 78	99,117 55
361,465 70	10,464 66	15,224 94	260 00	2,260 57	389,665 87
151,424 28	1,200 00	9,258 10	438 86	80 77	162,401 46
889,317 84	51,523 51	38,746 16	8,770 74		988,857 75
1,682,553 07	22,911 49	56,853 56	19,721 07	18,811 07	1,830,180 26
2,118,176 74	108,120 21	181,221 14	2,387 71	1,957 68	2,356,863 48
175,702 32	11,160 01	27,357 77	1,998 96	527 68	216,741 74
511,902 94	89,923 74	99,112 90	9,082 53	1,812 00	661,834 11
1,519,795 14	126,109 27	34,184 98	1,289 07	5,169 78	1,686,548 19
3,020,626 45		245,828 83			3,265,655 28
275,406 47	14,049 90	6,088 50	2,328 00	768 90	298,625 77
1,089,089 68	7,500 42	110,890 94			1,206,991 04
476,452 45	46,433 30	21,892 37	6,894 03	677 00	551,849 15
687,855 37	36,634 50	80,080 09	1,045 09		774,115 05
561,042 78	4,858 17	15,994 83			581,395 73
1,216,689 83	276 00	43,087 49	16,336 46		1,275,388 78
879,389 68	1,160 00	92,280 25	518 62		978,348 50

TABLE V.—CONTINUED.

Name and location.	Premiums.	
	Fire.	Marine and inland.
<i>Companies of other states.</i>		
Hartford Fire, Hartford, Conn.	\$4,070,901 91	
Home, New York, N. Y.	5,083,038 45	\$183,522 23
Insurance Company of North America, Philadelphia, Pa.	3,743,954 47	1,928,611 15
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	310,748 88	
Manufacturers and Merchants', Pittsburgh, Pa.	169,239 83	1,779 19
Mechanics', Philadelphia, Pa.	234,827 17	
Mercantile Fire and Marine, Boston, Mass.	202,115 85	6,292 19
Merchants', Newark, N. J.	854,185 61	
Merchants', Providence, R. I.	283,952 54	
Milwaukee Mechanics', Milwaukee, Wis.	881,561 75	
National Fire, Hartford, Conn.	1,989,302 51	
Newark Fire, Newark, N. J.	184,272 10	
New Hampshire Fire, Manchester, N. H.	992,923 26	
New York Fire, New York, N. Y.	75,845 71	
Niagara Fire, New York, N. Y.	1,607,990 89	50,566 05
Northwestern National, Milwaukee, Wis.	631,971 76	
Orient, Hartford, Conn.	1,314,866 77	103,289 46
Pacific Fire, New York, N. Y.	379,069 20	
Pennsylvania Fire, Philadelphia, Pa.	1,592,125 79	
Phoenix, Brooklyn, N. Y.	4,723,070 71	
Phoenix, Hartford, Conn.	3,306,240 05	
Providence, Washington, Providence, R. I.	559,204 81	370,678 28
Queen Insurance Co. of America, New York, N. Y.	2,173,329 27	
Reading Fire, Reading, Pa.	425,245 44	
Reliance, Philadelphia, Pa.	244,809 22	
Rochester German, Rochester, N. Y.	520,240 46	
Rockford, Rockford, Ill.	548,477 12	
Rutgers Fire, New York, N. Y.	97,827 07	
Security, Cincinnati, O.	70,485 64	9,094 39
Security, New Haven, Conn.	354,437 10	79,272 07
Springfield Fire and Marine, Springfield, Mass.	1,769,884 23	
Spring Garden, Philadelphia, Pa.	374,990 77	
St. Paul Fire and Marine, St. Paul, Minn.	1,168,835 90	296,376 23
Teutonia Fire, Philadelphia, Pa.	27,580 82	
Teutonia Fire and Marine, Dayton, Ohio.	73,495 60	
Traders, Chicago, Ill.	656,074 26	
Union, Philadelphia, Pa.	305,259 09	
Union Fire, Buffalo, N. Y.	32,272 53	
Union Firemen's, Philadelphia, Pa.	294,178 25	
United States Fire, New York, N. Y.	329,517 97	20,641 92
Western, Pittsburgh, Pa.	146,524 76	235 61
Westchester Fire, New York, N. Y.	1,389,131 14	
Williamsburg City Fire, Brooklyn, N. Y.	562,291 99	
Total companies of other states	\$78,234,500 15	\$3,997,787 10
<i>Mutual companies of other states.</i>		
Mutual Fire, New York, N. Y.	\$1,001,099 42	
Protection Mutual Fire, Chicago, Ill.	61,570 82	
Total mutual companies	\$1,062,670 24	

TABLE V.—CONTINUED.

Premiums.	Interest and dividends.		Rents.	Receipts from all other sources.	Total receipts.
Total.	Interest on mortgages.	Interest on bonds, dividends on stocks.			
\$4,070,901 91	\$68,017 71	\$228,986 10	\$5,704 59	-----	\$4,876,560 31
5,221,560 68	80,981 07	288,004 90	104,396 11	-----	5,624,942 76
5,672,565 62	163,913 45	288,243 52	-----	\$6,864 63	6,081,537 22
310,748 38	3,537 25	9,807 24	14,117 50	541 88	888,747 25
171,019 02	13,530 83	5,576 98	416 01	-----	190,542 34
234,827 17	14,614 76	15,108 29	8,759 42	360 40	268,670 04
208,407 54	3,855 00	22,896 50	-----	-----	235,099 04
854,155 61	20,236 54	26,156 11	11,481 41	14,600 07	926,609 74
283,952 54	4,787 62	15,899 40	-----	-----	304,649 56
881,561 75	58,689 98	30,733 01	1,200 00	100 00	972,284 69
1,969,302 51	37,096 54	94,178 79	400 20	-----	2,120,968 04
184,272 10	16,569 71	12,686 20	1,195 92	250 00	214,978 33
992,923 26	32,357 27	63,584 74	-----	-----	1,088,885 27
75,845 71	1,040 80	3,969 98	5,043 90	-----	85,400 89
1,658,556 94	1,482 50	36,163 52	26,471 10	-----	1,722,624 06
631,971 76	32,063 18	41,382 78	-----	-----	705,417 67
1,417,956 23	13,837 42	80,870 86	648 36	-----	1,513,307 87
379,069 20	9,694 00	15,983 30	-----	-----	404,686 50
1,592,125 79	29,410 24	144,132 87	2,092 17	-----	1,766,761 07
4,728,070 71	8,599 72	156,263 81	14,537 28	-----	4,907,471 02
3,806,240 05	22,684 08	266,621 40	7,919 51	-----	3,608,465 04
929,832 59	-----	41,284 87	-----	-----	971,166 96
2,173,829 27	-----	115,948 03	-----	-----	2,289,277 30
425,245 44	16,293 77	10,863 08	3,519 61	2,096 59	459,477 84
244,809 22	5,249 06	27,564 30	448 54	265 30	278,336 92
520,240 46	19,258 25	8,647 97	12,607 97	9,495 43	570,250 08
546,477 13	31,739 29	2,985 00	600 00	169 05	581,970 46
97,827 07	2,206 84	10,978 29	2,127 50	-----	113,184 70
79,530 08	-----	10,332 29	-----	549 00	90,411 32
433,709 17	7,964 92	17,356 29	-----	-----	459,080 88
1,769,884 23	17,349 48	128,390 02	4,699 32	-----	1,920,323 05
374,990 77	16,583 76	29,146 39	4,790 08	1,205 08	426,611 08
1,464,745 18	46,678 69	61,149 90	5,237 82	-----	1,577,811 59
27,580 82	1,938 20	6,009 14	2,241 41	-----	37,719 57
73,495 60	18,448 73	6,944 00	177 00	-----	99,085 33
656,074 26	9,449 08	80,204 55	-----	-----	745,727 89
305,269 09	495 00	12,984 38	6,834 84	-----	325,522 81
*32,272 53	7,383 96	1,569 01	680 50	-----	41,886 00
294,178 25	35,199 39	18,202 18	647 45	706 10	348,983 37
350,159 89	27,318 88	900 70	125 00	10 00	378,513 97
146,810 39	8,419 62	7,188 00	1,000 00	-----	163,418 01
1,339,181 14	16,597 93	41,929 96	905 96	-----	1,398,564 96
562,291 99	16,810 29	12,362 06	21,438 21	-----	612,402 55
862,252,287 25	\$1,800,513 54	\$4,772,187 40	\$440,909 42	\$125,016 61	\$69,370,264 22
-----	-----	-----	-----	-----	-----
\$1,001,099 42	-----	\$37,401 90	-----	-----	\$1,058,501 82
61,570 82	-----	2,428 10	-----	\$387 50	64,386 42
-----	-----	-----	-----	-----	-----
\$1,062,670 24	-----	\$69,880 00	-----	\$887 50	\$1,122,887 74

TABLE V.—CONCLUDED.

Name and location.	Premiums.	
	Fire.	Marine and inland.
<i>Companies of foreign governments.</i>		
Atlas Assurance, London, Eng.	\$477,682 37	
British America Assurance Co., Toronto, Can.	581,056 77	\$109,300 87
British and Foreign Marine (limited), Liverpool, Eng.		1,255,408 86
Caledonian, Edinburgh, Scot.	1,610,725 20	
Commercial Union Assurance Co., London, Eng.	2,647,651 10	189,777 72
General Marine, Dresden, Sax.		253,162 86
Guardian Life and Fire Assurance Co., London, Eng.	1,126,521 54	
Hamburg Bremen Fire, Hamburg, Ger.	1,148,886 98	
Imperial Fire, London, Eng.	1,160,793 65	
Lancashire, Manchester, Eng.	2,085,217 19	
Lion Fire, London, Eng.	578,571 98	
Liverpool and London and Globe, Liverpool, Eng.	5,690,876 99	
London Assurance Corporation, London, Eng.	999,486 10	418,792 90
London and Lancashire Fire, Liverpool, Eng.	2,084,618 21	
Manchester Fire Assurance Co., Manchester, Eng.	1,675,131 20	
Mannheim, Mannheim, Ger.		163,352 71
Marine (limited), London, Eng.		240,569 48
North British and Mercantile, London, Eng.	2,402,077 92	
Northern Assurance Co., London, Eng.	1,252,373 43	
Norwich Union Fire, Norwich, Eng.	1,536,786 73	
Palatine, Manchester, Eng.	2,314,554 04	
Phoenix Assurance Co., London, Eng.	1,882,272 80	
Prussian National, Stettin, Ger.	417,766 86	641 07
Reliance Marine (limited), Liverpool, Eng.		152,470 64
Royal, Liverpool, Eng.	4,925,130 77	
Scottish Union and National, Edinburgh, Scot.	1,269,453 09	
Sea Insurance Co. (limited), Liverpool, Eng.		271,804 96
Standard Marine (limited), Liverpool, Eng.		173,449 47
Sun Insurance Office, London, Eng.	1,981,608 15	
Transatlantic Fire, Hamburg, Ger.	418,990 08	
Union Assurance, London, Eng.	444,849 38	
Union Marine (limited) Liverpool, Eng.		271,456 66
Western Assurance Co., Toronto, Can.	1,447,480 22	569,773 36
Total foreign companies, U. S. branches	\$42,347,500 59	\$3,569,956 26
<i>Recapitulation.</i>		
Michigan companies	\$945,130 95	\$101,248 48
Companies of other states	78,234,600 15	3,997,787 10
Foreign companies, U. S. branches	42,347,500 59	3,569,956 26
Aggregates of stock companies	\$121,427,131 69	\$7,971,991 84
Mutual companies of other states	1,062,870 24	
Total stock and mutual companies	\$122,489,901 93	\$7,971,991 84



TABLE V.—CONCLUDED.

Premiums.	Interest and dividends.		Rents.	Receipts from all other sources.	Total receipts.
	Interest on mortgages.	Interest on bonds, dividends on stocks.			
\$477,682 87				\$22,312 88	\$499,995 25
940,357 44		\$26,359 70			966,717 14
1,255,408 86		46,001 88			1,801,485 24
1,610,735 20	\$3,000 00	56,252 05			1,669,977 25
2,537,428 82		77,366 75	\$35,105 43	2,645 36	2,952,576 35
253,162 86					253,162 86
1,126,521 54	15,792 80	22,116 92			1,164,431 26
1,146,896 98	830 62	49,403 72			1,196,621 32
1,160,733 65		39,939 08	16,588 60	22 81	1,217,274 14
2,085,217 10		79,965 29	10,673 82		2,175,856 21
578,571 98	11,287 11	16,787 00			606,566 09
5,690,876 99	111,841 19	92,379 80	74,132 93		5,969,280 41
1,406,278 00			76,894 97		1,483,172 97
2,834,618 21		32,930 10	11,788 71		2,129,787 02
1,675,131 20		54,229 68			1,729,360 88
163,352 71					163,352 71
240,589 48		10,862 25			251,451 73
2,402,077 92		115,841 41	17,749 84		2,535,669 17
1,252,373 43		46,804 26			1,299,177 69
1,535,735 73	1,800 00	69,069 60			1,606,605 33
2,314,534 04	3,000 00	46,980 25			2,364,514 29
1,882,272 80		78,066 86			1,960,339 66
418,407 93		24,170 85			442,578 78
152,470 64		10,889 71		888 56	164,196 91
4,925,130 77		184,499 61	57,258 57		5,176,923 95
1,280,453 09	64,218 84	26,722 16			1,369,394 59
271,504 96		12,800 00			284,304 96
173,449 47		6,023 86		680 18	180,153 51
1,961,608 15	22,829 16	71,218 44	8,685 65		2,063,336 40
418,980 03		21,936 22			440,916 25
444,849 36		23,442 47			468,291 83
271,456 56		12,021 72			283,478 28
1,517,253 58		89,120 28			1,606,373 86
\$465,217,456 85	\$233,549 22	\$1,448,776 92	\$318,863 52	\$26,549 78	\$482,240,196 29
\$949,379 43	\$100,514 70	\$19,115 60	\$942 85	\$3,984 92	\$1,073,887 00
82,282,287 25	1,800,518 54	4,772,187 40	440,809 42	125,016 61	89,370,284 22
46,217,456 85	232,519 23	1,448,776 92	318,863 52	26,549 78	48,240,196 29
\$129,899,122 53	\$2,124,577 46	\$6,235,029 92	\$760,115 29	\$155,501 31	\$138,684,347 51
1,082,670 24		59,880 00		867 50	1,122,887 74
\$120,461,793 77	\$2,124,577 46	\$6,294,859 92	\$760,115 29	\$155,888 81	\$129,807,285 25

TABLE VI.—DISBURSEMENTS.—*Showing the nature of the disbursements of the stock 31st day of*

Name and location.	Dividends.	Losses
		Fire.
<i>Michigan companies.</i>		
Detroit Fire and Marine, Detroit.....	\$40,000 00	\$165,727 06
Grand Rapids Fire Insurance Co., Grand Rapids.....	12,000 00	129,975 89
Michigan Fire & Marine, Detroit.....	16,000 00	227,249 06
Saginaw Valley, Saginaw.....		10,157 60
Total Michigan companies.....	\$68,000 00	\$633,709 51
<i>Companies of other states.</i>		
Aetna, Hartford, Conn.....	\$720,000 00	\$3,359,596 86
Agricultural, Watertown, N. Y.....	49,980 00	592,521 87
American, Boston, Mass.....	8,907 00	225,127 56
American, Newark, N. J.....	62,492 50	323,785 96
American Central, St. Louis, Mo.....	60,000 00	535,176 78
American Fire, New York, N. Y.....	40,000 00	1,100,230 85
American Fire, Philadelphia, Pa.....	25,480 00	1,769,294 75
Boylston, Boston, Mass.....	16,716 60	224,220 10
Broadway, New York, N. Y.....	20,000 00	175,043 64
Buffalo German, Buffalo, N. Y.....	40,000 00	259,144 35
Capital Fire, Concord, N. H.....	12,000 00	125,022 83
Citizens', New York, N. Y.....	15,721 15	549,065 08
Citizens', Pittsburgh, Pa.....	20,000 00	243,775 24
Commerce, Albany, N. Y.....	12,000 00	125,395 45
Commonwealth, New York, N. Y.....	15,000 00	188,018 56
Concordia Fire, Milwaukee, Wis.....	15,992 00	300,713 49
Connecticut Fire, Hartford, Conn.....	80,000 00	1,091,143 08
Continental, New York, N. Y.....	154,821 80	1,780,355 72
Cooper, Dayton, O.....	10,000 00	55,102 42
Delaware, Philadelphia, Pa.....	56,308 25	345,763 82
Dwelling House, Boston, Mass.....		102,401 46
Eagle Fire, New York, N. Y.....	30,321 00	99,128 85
Equitable Fire and Marine, Providence, R. I.....	8,832 00	190,792 81
Eureka Fire and Marine, Cincinnati, O.....	12,000 00	45,290 23
Farmers' Fire, York, Pa.....		254,403 37
Farragut Fire, New York, N. Y.....	20,000 00	78,170 37
Firemen's, Newark, N. J.....	72,000 00	315,267 01
Fireman's Fund, San Francisco, Cal.....	120,000 00	910,999 10
Fire Association of Philadelphia, Philadelphia, Pa.....	200,000 00	1,624,019 52
Fire Ins. Co. of the County of Philadelphia, Philadelphia, Pa.....	24,000 00	172,989 72
Franklin Fire, Philadelphia, Pa.....	80,187 50	322,908 28
German, Freeport, Ill.....	40,000 00	942,232 07
German American, New York, N. Y.....	200,000 00	1,921,276 91
German Fire, Pittsburgh, Pa.....	20,000 00	177,317 37
Germania Fire, New York, N. Y.....	100,000 00	622,204 81
Girard Fire and Marine, Philadelphia, Pa.....	60,000 00	262,896 94
Glens Falls, Glens Falls, N. Y.....	40,000 00	374,282 46
Granite State Fire, Portsmouth, N. H.....	12,000 00	280,896 52
Greenwich, New York, N. Y.....	20,000 00	773,896 82

*fire, fire marine, and marine insurance companies doing business in Michigan on the December, 1893.*

paid.		Commissions and brokerage.	Office salaries.	Taxes.	Other expenses.	Total disbursements.
Marine and inland.	Total.					
\$41,898 50	\$307,565 65	\$38,132 19	\$22,082 80	\$17,095 72	\$19,492 80	\$844,368 96
63,253 12	129,973 80	48,377 44	3,646 12	4,416 61	12,233 02	210,648 99
	391,102 17	86,721 94	14,827 90	18,198 58	46,590 19	568,541 03
	10,187 60	7,053 16	2,427 44		3,652 71	23,290 91
\$105,001 71	\$738,801 22	\$178,284 78	\$48,084 06	\$34,711 16	\$81,968 72	\$1,146,849 89
\$163,234 87	\$2,532,811 53	\$392,056 88	\$231,264 52	\$67,510 67	\$250,086 74	\$4,432,809 84
11,325 50	592,631 87	190,869 54	127,488 26	23,998 24	72,643 39	1,067,081 80
	246,453 06	78,291 23	28,970 11	3,618 85	21,166 74	392,406 49
	384,785 96	109,706 14	49,171 12	22,515 59	37,384 66	616,556 96
	586,176 76	182,103 44	61,423 39	17,169 53	90,091 62	896,964 74
	1,100,239 85	294,599 30	100,711 99	25,793 15	112,724 88	1,674,069 17
30,786 47	1,799,294 75	361,520 30	110,006 72	43,692 17	164,810 73	2,474,634 72
	255,106 57	64,306 88	22,108 00	5,044 07	29,920 71	338,630 68
	176,043 64	59,303 91	14,879 64	4,487 55	21,577 31	286,242 05
	259,144 85	96,188 84	23,187 30	8,179 22	38,476 70	462,126 41
	186,022 88	69,221 60	4,641 22	6,009 35	30,671 37	307,566 37
274 39	549,036 08	146,785 60	46,645 81	17,528 81	52,026 41	857,795 86
	244,049 68	52,651 61	14,582 12	8,009 54	21,260 86	360,503 76
	126,236 45	29,025 38	11,781 08	8,136 64	8,142 68	194,474 18
	168,018 56	18,972 58	24,343 97	7,478 72	10,926 88	244,736 68
	300,712 49	105,406 78	27,698 33	12,188 02	42,554 93	504,555 80
	1,091,143 03	299,418 47	122,102 27	86,963 65	115,947 50	1,745,539 92
	1,790,555 72	590,179 38	263,167 12	59,283 73	206,736 21	3,052,743 98
276,717 02	53,102 42	21,725 50	18,966 62	2,321 51	15,499 35	118,606 40
	618,460 84	151,078 59	76,236 37	25,968 62	87,054 45	1,018,106 12
	102,401 46	49,275 63	18,020 16	6,394 75	15,880 65	191,952 65
1,019 67	94,128 85	45,464 41	29,788 41	2,513 89	8,966 49	216,178 06
2,664 51	191,812 48	48,449 47	23,194 74	9,916 94	19,922 37	300,943 00
	54,926 04	15,906 48	9,762 00	1,208 86	6,068 57	99,965 94
	284,403 87	72,459 47	24,633 04	9,562 39	22,266 88	414,526 60
	78,170 37	27,786 61	21,898 00	3,818 14	12,022 58	163,196 65
120,125 18	318,267 01	72,836 11	21,909 21	19,478 50	28,506 48	526,496 31
	1,091,124 23	218,157 67	158,819 47	81,597 59	147,372 40	1,707,071 41
	1,324,019 52	423,341 28	222,236 44	68,185 21	21,087 40	2,558,889 85
	172,969 72	86,151 34	10,450 80	6,222 41	11,217 76	290,032 03
	322,903 28	93,581 90	37,577 50	22,004 59	94,017 00	650,271 77
	942,282 07	388,659 89	69,789 80	82,777 25	155,320 40	1,628,727 91
	1,912,276 91	461,265 31	226,188 94	75,692 23	384,866 74	3,219,260 18
	177,817 87	68,780 63		8,190 92	23,611 62	297,900 54
	622,204 81	174,016 09	122,942 60	24,844 70	108,794 18	1,152,902 38
	261,886 94	97,706 28	57,659 98	17,847 29	23,152 96	524,253 40
	374,282 46	128,272 50	52,264 61	30,774 46	51,346 79	671,940 79
	380,896 82	119,127 51	10,890 00	10,474 28	36,204 67	598,633 28
186,251 74	910,125 66	244,165 02	84,053 62	14,379 47	74,468 26	1,347,182 08

TABLE VI.—CONTINUED.

Name and location.	Dividends.	Losses
		Fire.
<i>Companies of other states.</i>		
Hanover Fire, New York, N. Y. ....	\$100,000 00	\$945,128 35
Hartford Fire, Hartford, Conn. ....	300,000 00	2,273,198 85
Home, New York, N. Y. ....	300,000 00	3,348,508 98
Insurance Company of North America, Philadelphia, Pa. ....	360,000 00	2,559,537 21
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa. ....	15,000 00	296,667 45
Manufacturers and Merchants', Pittsburgh, Pa. ....	15,000 00	98,406 35
Mechanics', Philadelphia, Pa. ....	20,092 00	163,082 64
Mercantile Fire and Marine, Boston, Mass. ....	230 00	157,996 31
Merchants', Newark, N. J. ....	40,000 00	770,427 43
Merchants', Providence, R. I. ....	6,600 00	198,348 20
Milwaukee Mechanics', Milwaukee, Wis. ....	40,000 00	589,918 10
National Fire, Hartford, Conn. ....	100,000 00	1,199,216 76
Newark Fire, Newark, N. J. ....	25,237 65	143,302 46
New Hampshire Fire, Manchester, N. H. ....	56,000 00	637,470 08
New York Fire, New York, N. Y. ....		42,861 17
Niagara Fire, New York, N. Y. ....	49,960 00	1,095,989 26
Northwestern National, Milwaukee, Wis. ....	30,000 00	359,040 89
Orient, Hartford, Conn. ....		1,021,892 33
Pacific Fire, New York, N. Y. ....	20,000 00	251,567 44
Pennsylvania Fire, Philadelphia, Pa. ....	60,000 00	1,060,439 73
Phoenix, Brooklyn, N. Y. ....	100,000 00	2,990,812 58
Phoenix, Hartford, Conn. ....	280,000 00	2,275,907 31
Providence Washington, Providence, R. I. ....		530,491 03
Queen Insurance Co. of America, New York, N. Y. ....		1,449,635 07
Reading Fire, Reading, Pa. ....	9,282 00	299,063 33
Reliance, Philadelphia, Pa. ....	18,000 00	181,591 47
Rochester German, Rochester, N. Y. ....	20,000 00	378,086 64
Rockford, Rockford, Ill. ....	32,000 00	294,896 74
Rutgers Fire, New York, N. Y. ....	20,000 00	80,431 04
Security, Cincinnati, O. ....	9,000 00	41,018 25
Security, New Haven, Conn. ....		338,011 17
Springfield Fire and Marine, Springfield, Mass. ....	150,000 00	1,250,202 46
Spring Garden, Philadelphia, Pa. ....	32,000 00	299,016 68
St. Paul Fire and Marine, St. Paul, Minn. ....	60,000 00	853,219 01
Teutonia Fire, Philadelphia, Pa. ....	8,000 00	19,809 11
Teutonia Fire and Marine, Dayton, Ohio ....	20,000 00	23,845 18
Traders, Chicago, Ill. ....	50,000 00	469,676 30
Union, Philadelphia, Pa. ....		215,841 09
Union Fire, Buffalo, N. Y. ....	6,000 00	22,625 22
United Firemen's, Philadelphia, Pa. ....	18,000 00	226,069 47
United States Fire, New York, N. Y. ....	25,000 00	231,660 63
Western, Pittsburgh, Pa. ....		108,764 76
Westchester Fire, New York, N. Y. ....	99,000 00	787,743 76
Williamsburg City Fire, Brooklyn, N. Y. ....	49,920 00	367,231 92
Total companies of other states .....	\$4,909,869 25	\$52,909,848 70
<i>Mutual companies of other states.</i>		
Mutual Fire, New York, N. Y. ....	\$24,890 80	\$854,442 08
Protection Mutual Fire, Chicago, Ill. ....	24,944 75	27,743 76
Total mutual companies .....	\$49,835 55	\$882,184 79

TABLE VI.—CONTINUED.

paid.		Commissions and brokerage.	Office salaries.	Taxes.	Other expenses.	Total disbursements.
Marine and inland.	Total.					
	\$945,128 85	\$150,387 04	\$123,480 90	\$33,529 48	\$99,100 71	\$1,451,608 43
	2,372,198 85	686,089 54	256,878 94	72,206 81	318,519 08	3,683,174 07
\$197,832 12	3,486,341 10	1,002,446 69	454,666 94	89,336 10	386,881 43	5,718,681 26
1,783,119 52	4,327,656 73	944,040 18	281,620 25	125,454 20	380,186 06	6,868,906 17
3,241 13	269,908 58	68,860 35	27,184 16	7,821 74	19,118 17	407,893 00
486 72	98,843 07	41,928 20	8,081 36	2,822 45	6,257 24	178,882 32
	163,082 64	63,104 22	11,882 75	6,295 74	12,187 08	278,044 38
360 13	158,896 44	49,232 24	18,900 00	4,511 38	22,647 93	243,497 99
	770,427 43	155,247 79	42,197 93	82,671 78	106,368 37	1,146,806 25
	198,848 20	54,863 40	89,968 27	8,548 25	202 10	307,980 22
	559,918 10	227,539 94	46,608 80	29,235 89	49,444 22	953,746 45
	1,199,216 76	324,336 16	180,202 44	46,815 63	124,785 53	1,963,357 52
	143,302 46	85,878 71	19,394 14	9,802 13	18,437 85	248,701 84
	637,470 06	208,867 98	46,650 72	27,963 12	55,041 26	1,026,413 16
	42,661 17	8,470 68	11,186 68	3,912 87	2,847 85	69,278 75
23,788 20	1,124,777 45	314,502 83	121,419 17	54,814 43	116,942 88	1,782,416 79
	359,040 89	124,364 70	67,982 69	17,440 76	55,706 02	554,515 96
78,428 62	1,100,330 98	263,009 74	117,509 46	31,867 30	63,826 50	1,580,538 95
	351,567 44	81,064 08	26,868 04	7,572 09	24,408 73	410,975 28
	1,060,439 73	425,292 32	51,300 00	31,578 97	43,856 49	1,672,162 51
	2,990,812 58	918,906 21	304,837 14	87,778 53	411,421 70	4,808,765 16
	2,275,807 31	560,670 30	158,455 15	70,578 11	878,608 85	3,719,117 12
\$17,670 45	848,161 43	158,653 11	80,886 34	24,314 34	51,010 93	1,183,026 20
	1,449,625 07	945,917 88	172,671 89	86,615 64	158,227 63	2,163,068 16
	299,693 33	83,256 70	12,067 58	1,353 50	42,866 33	446,379 44
	181,591 47	49,651 28	19,119 55	8,195 56	20,404 89	296,962 25
	378,086 64	117,224 06	27,479 45	17,488 68	43,862 51	604,141 96
	294,896 74	141,067 13	69,659 02	3,491 83	29,592 45	570,606 67
	80,491 04	19,482 67	13,770 06	2,194 84	6,378 15	142,226 70
5,764 21	46,782 46	15,800 36	5,420 00	908 52	5,445 97	88,857 31
68,389 89	406,401 06	91,456 86	45,244 60	6,125 71	229 40	549,456 63
	1,250,302 88	299,142 64	72,299 76	61,694 73	183,408 62	2,015,748 63
	269,016 68	75,167 87	17,170 18	16,770 53	25,636 31	436,761 55
\$30,920 46	1,184,139 47	317,591 39	66,102 72	27,518 04	76,170 25	1,731,521 81
	19,609 11	5,604 28	4,380 00	2,446 59	2,278 42	42,518 40
	28,548 16	10,773 32	13,996 67	7,285 17	6,657 15	87,590 47
	489,676 80	119,158 32	53,180 89	20,174 96	38,853 73	771,094 22
	215,841 09	57,883 48	26,673 41	10,041 67	25,305 53	335,747 18
	22,625 23	4,892 45	5,896 00	2,215 21	2,217 92	45,836 81
	226,069 47	66,817 93	19,526 90	9,478 28	25,072 95	364,965 53
7,006 07	228,668 90	81,047 91	24,053 59	8,490 70	42,684 78	410,095 88
120 29	103,885 06	25,894 17	8,338 29	4,167 76	6,080 80	147,848 17
	787,748 76	279,238 69	48,946 68	28,197 13	149,058 04	1,316,180 30
	367,231 92	134,754 46	60,740 00	6,075 83	36,228 72	637,950 98
\$3,490,479 26	\$56,890,322 96	\$15,527,794 97	\$5,828,904 11	\$1,906,832 40	\$6,271,104 89	\$90,898,828 08
	\$854,442 08	\$121,230 52	\$50,917 00	\$16,796 66	\$122,794 84	\$1,191,080 85
	27,742 76		7,966 79	353 44	4,741 81	85,741 55
	\$682,184 79	\$121,280 52	\$58,878 79	\$17,151 10	\$127,536 65	\$1,256,802 40

TABLE VI.—CONCLUDED.

Name and location.	Dividends.	Losses
		Fire.
<i>Companies of foreign governments.</i>		
Atlas Assurance, London, Eng.		\$274,141 64
British America Assurance Co. Toronto, Can.		506,798 43
British and Foreign Marine (limited), Liverpool, Eng.		
Caledonian, Edinburgh, Scot.		1,200,921 59
Commercial Union Assurance Co., London, Eng.		1,940,714 63
General Marine, Dresden, Sax.		
Guardian Life and Fire Assurance Co., London, Eng.		836,529 17
Hamburg Bremen Fire, Hamburg, Ger.		909,239 07
Imperial Fire, London, Eng.		913,979 30
Lancashire, Manchester, Eng.		1,828,715 04
Lion Fire, London, Eng.		446,030 91
Liverpool and London and Globe, Liverpool, Eng.		3,651,971 41
London Assurance Corporation, London, Eng.		720,916 78
London and Lancashire Fire, Liverpool, Eng.		1,828,094 18
Manchester Fire Assurance Co., Manchester, Eng.		1,128,946 39
Mannheim, Mannheim, Ger.		
Marine (limited), London, England		
North British and Mercantile, London, Eng.		1,785,480 59
Northern Assurance Co., London, Eng.		952,168 27
Norwich Union Fire, Norwich, Eng.		1,110,367 41
Palatine, Manchester, Eng.		1,293,176 14
Phoenix Assurance Co., London, Eng.		1,316,942 59
Prussian National, Stettin, Ger.		258,896 17
Reliance Marine (limited), Liverpool, Eng.		
Royal, Liverpool, Eng.		3,269,086 74
Scottish Union and National, Edinburgh, Scot.		722,313 27
Sea Insurance Co. (limited), Liverpool, Eng.		
Standard Marine (limited), Liverpool, Eng.		
Sun Insurance Office, London, Eng.		1,589,807 93
Transatlantic Fire, Hamburg, Ger.		270,378 77
Union Assurance, London, Eng.		206,051 80
Union Marine (limited), Liverpool, Eng.		
Western Assurance Co., Toronto, Can.		1,001,198 79
Total foreign companies, U. S. branches		\$29,458,768 01
<i>Recapitulation.</i>		
Michigan companies	\$68,000 00	\$638,709 51
Companies of other states	4,969,369 25	52,899,848 70
Foreign companies, U. S. branches		29,458,768 01
Aggregates of stock companies	\$5,037,369 25	\$62,992,316 22
Mutual companies of other states	49,825 55	882,184 79
Total stock and mutual companies	\$5,087,194 80	\$63,874,501 01

TABLE VI.—CONCLUDED.

paid.		Commissions and brokerage.	Office salaries.	Taxes.	Other expenses.	Total disbursements.
Marine and inland.	Total.					
	\$274,141 64	\$106,091 51	\$20,964 08	\$7,156 81	\$19,686 85	\$427,990 89
308,896 02	600,689 45	197,768 85	18,042 41	19,784 80	64,088 36	900,268 37
488,118 88	488,118 88	160,590 87	88,298 04	29,184 81		761,189 60
	1,200,921 59	323,197 67	114,089 17	50,449 14	112,700 01	1,801,367 58
137,285 70	2,078,000 88	496,967 88	126,481 70	65,712 19	157,034 27	2,926,185 87
77,863 99	77,863 99	21,946 25		4,276 06	4,011 47	108,097 77
	886,529 17	218,311 65	106,808 89	31,812 98	95,862 94	1,282,125 63
	909,239 07	185,527 21	95,682 48	28,485 21	69,961 60	1,288,895 55
	918,979 80	206,091 09	101,897 89	48,968 58	50,150 79	1,321,072 15
	1,828,715 04	386,175 73	175,190 27	51,259 69	173,399 86	2,614,740 06
	446,080 91	104,692 27	35,999 85	18,325 75	42,067 48	646,506 21
	3,651,971 41	962,880 05	279,199 96	99,988 48	280,752 56	5,274,767 46
328,163 49	1,049,079 27	242,870 55	94,263 39	39,685 91	89,276 26	1,515,175 38
	1,328,094 18	380,234 81	147,797 92	89,596 10	128,412 14	2,024,135 15
	1,126,946 89	320,222 89	79,490 87	35,470 29	124,198 55	1,686,329 29
138,069 97	138,069 97	9,729 69	6,259 68	3,947 77	8,191 46	166,198 57
90,436 71	90,436 71	46,794 19	7,006 96	4,614 82		148,854 70
	1,785,430 59	374,279 89	286,784 15	58,158 39	113,966 48	2,568,619 45
	952,168 27	199,288 78	81,581 08	33,870 85	180,181 49	1,397,040 47
	1,110,367 41	267,606 35	125,053 83	19,278 80	107,580 11	1,629,890 99
	1,293,176 14	487,089 82	111,287 89	18,637 09	92,785 63	2,002,976 57
	1,316,943 59	370,657 44	85,649 64	71,539 42	118,211 82	1,963,021 91
1,007 74	259,403 91	94,389 79	40,615 90	8,046 59	27,855 78	429,792 27
82,550 63	82,550 63	17,591 94	9,576 91	5,014 80	12,536 81	127,270 59
	3,266,066 74	856,739 38	349,387 36	107,646 26	269,737 36	4,362,547 07
	722,313 27	225,605 96	60,561 97	31,911 08	55,674 79	1,096,067 07
184,506 32	184,506 32	28,502 27	6,528 67	8,887 00		223,424 26
117,256 94	117,256 94		12,796 92	2,950 23	8,177 91	186,182 00
	1,589,307 93	362,520 72	98,802 89	49,734 97	183,197 85	2,278,564 86
	270,278 77	104,690 93	38,317 85	5,049 78	24,118 47	437,455 25
	206,051 80	127,135 01	3,457 41	10,707 55	4,306 49	350,658 26
118,464 85	118,464 85	36,034 84	3,500 00	5,894 97	7,368 60	171,068 26
323,947 42	1,325,146 21	326,575 52	32,800 00	39,691 92	168,386 16	1,897,549 81
32,181,567 06	\$31,640,380 67	\$8,240,116 25	\$2,777,848 52	\$1,054,968 34	\$2,732,744 57	\$46,446,008 85
\$105,091 71	\$738,801 22	\$175,284 78	\$48,084 06	\$34,711 16	\$81,968 72	\$1,146,849 89
3,480,479 26	56,390,322 96	15,527,794 97	5,828,904 11	1,906,332 40	6,271,104 89	90,893,828 06
2,181,567 06	31,640,380 67	8,240,116 25	2,777,848 52	1,054,968 34	2,732,744 57	46,446,008 85
55,777,138 63	\$88,769,454 85	\$23,943,195 95	\$8,054,896 69	\$2,906,011 90	\$9,065,817 68	\$138,486,686 32
	862,184 79	121,280 52	58,873 79	17,151 10	127,586 65	1,256,802 40
55,777,138 63	\$89,651,639 64	\$24,064,426 47	\$8,718,710 48	\$3,013,168 00	\$9,213,354 33	\$139,743,488 72

TABLE VII.—RISKS AND PREMIUMS.—*Comparative exhibit of amount of assets to the entire business of 1893, with average premium rate charged in insurance companies*

Name and location.	Entire business.	
	Risks in force December 31, 1893.	Admitted assets December 31, 1893.
<i>Michigan companies.</i>		
*Detroit Fire and Marine, Detroit.....	\$28,070,812 00	\$1,153,243 32
Grand Rapids Fire Insurance Co., Grand Rapids.....	17,486,125 00	846,377 17
*Michigan Fire and Marine, Detroit.....	42,507,890 00	778,222 77
Saginaw Valley, Saginaw.....	2,008,470 07	196,923 97
Total Michigan companies .....	\$90,072,297 07	\$2,414,882 23
<i>Companies of other states.</i>		
*Etna, Hartford, Conn.....	† \$477,600,028 00	\$10,553,596 64
Agricultural, Watertown, N. Y.....	280,401,700 00	2,134,748 19
*American, Boston, Mass.....	38,417,224 00	568,221 54
American, Newark, N. J.....	109,436,006 00	2,842,989 07
American Central, St. Louis, Mo.....	101,306,898 00	1,822,303 17
American Fire, New York, N. Y.....	† 128,842,587 00	1,464,798 28
American Fire, Philadelphia, Pa.....	228,532,083 00	2,808,115 46
*Boylston, Boston, Mass.....	10,998,441 00	883,090 41
Broadway, New York, N. Y.....	38,063,866 00	442,251 77
Buffalo German, Buffalo, N. Y.....	66,022,407 00	1,531,336 06
Capital Fire, Concord, N. H.....	20,758,198 00	456,214 18
Citizens', New York, N. Y.....	69,350,810 66	848,943 11
*Citizens', Pittsburgh, Pa.....	32,436,072 00	767,517 51
Commerce, Albany, N. Y.....	16,912,569 00	251,436 45
Commonwealth, New York, N. Y.....	17,921,396 00	645,708 93
Concordia Fire, Milwaukee, Wis.....	62,598,684 00	695,060 63
Connecticut Fire, Hartford, Conn.....	171,143,074 00	2,606,068 96
Continental, New York, N. Y.....	600,320,794 00	6,300,671 33
Cooper, Dayton, O.....	21,632,887 00	287,377 68
*Delaware, Philadelphia, Pa.....	† 62,072,304 06	1,496,726 98
Dwelling House, Boston, Mass.....	† 30,301,027 00	473,277 05
Eagle Fire, New York, N. Y.....	49,528,584 00	1,113,661 74
*Equitable Fire and Marine, Providence, R. I.....	30,444,185 00	549,783 96
*Eureka Fire and Marine, Cincinnati, O.....	10,428,826 00	282,275 98
Farmers' Fire, York, Pa.....	† 52,796,949 00	598,358 56
Farregut Fire, New York, N. Y.....	14,223,808 00	\$33,575 33
Firemen's, Newark, N. J.....	68,236,272 00	1,882,563 07
*Fireman's Fund, San Francisco, Cal.....	165,277,415 00	3,061,449 67
Fire Association of Philadelphia, Philadelphia, Pa.....	† 834,370,618 00	4,962,172 61
Fire Ins. Co. of the County of Philadelphia, Philadelphia, Pa.....	27,759,475 00	840,200 01
Franklin Fire, Philadelphia, Pa.....	† 140,709,308 00	3,130,539 49
German, Freeport, Ill.....	191,125,529 00	2,918,478 84
German American, New York, N. Y.....	539,088,637 00	5,866,003 10
German Fire, Pittsburgh, Pa.....	34,485,282 00	514,915 62
Germania Fire, New York, N. Y.....	257,081,409 05	3,123,059 21
Girard Fire and Marine, Philadelphia, Pa.....	† 90,500,876 00	1,632,068 97
Glens Falls, Glens Falls, N. Y.....	181,697,467 00	2,215,252 90
Granite State Fire, Portsmouth, N. H.....	48,318,426 00	577,173 23
*Greenwich, New York, N. Y.....	† 232,806,198 00	1,321,273 37
Hanover Fire, New York, N. Y.....	112,180,878 18	1,996,384 13

\* Did fire and marine business. For fire and marine rate see appendix to Table VII., page liv.

† Includes perpetual risks.



amount at risk, December 31, 1893; also comparing average premium rate charged on Michigan during 1893, by the stock fire, fire marine, and marine, doing business herein.

Entire business.				Michigan business only.		
Per cent of assets to amount at risk.	Entire risks written during 1893.	Premiums charged thereon.	Premium rate for entire business.	Risks written in Michigan during 1893.	Premiums charged thereon.	Premium rate in Michigan.
4.11	\$30,172,504 00	\$359,144 42	1.19	\$11,791,002 00	\$122,121 78	1.04
1.96	17,321,634 00	230,003 59	1.33	6,110,513 80	73,544 60	1.19
1.83	45,220,322 00	585,929 85	1.29	9,289,412 00	156,184 01	1.68
6.52	3,385,588 09	66,821 26	1.97	748,341 25	20,812 09	2.78
2.65	\$96,099,948 09	\$1,241,596 12	1.29	\$27,939,268 25	\$371,632 48	1.33
2.21	\$440,183,292 00	\$4,919,068 26	1.12	\$8,271,700 00	\$96,828 40	1.54
.76	129,241,352 00	1,181,126 14	.91	1,763,300 00	17,544 59	.99
1.48	36,075,968 00	415,086 05	1.15	1,166,502 00	15,358 26	1.33
2.14	74,484,080 00	698,206 37	.93	1,567,001 00	16,618 39	1.06
1.50	79,355,126 00	1,001,731 35	1.26	1,106,476 00	17,417 25	1.57
1.18	159,286,086 00	1,828,264 20	1.15	1,588,676 00	31,408 99	1.98
1.19	28,764,218 00	2,745,573 59	.95	5,409,874 00	83,273 09	1.54
2.15	37,484,656 00	403,253 09	1.08	1,077,598 00	23,384 99	2.62
1.14	43,069,865 00	808,051 12	.71	518,608 00	5,292 40	1.02
2.47	51,191,890 00	572,709 53	1.11	2,288,011 00	24,990 54	1.12
2.20	27,068,344 00	367,442 60	1.36	246,942 30	4,648 08	1.43
1.22	66,969,331 02	923,815 37	1.06	1,545,740 68	24,034 02	1.55
2.36	30,222,818 00	369,029 50	1.22	1,343,964 00	19,292 67	1.44
2.06	16,868,859 00	175,333 08	1.07	541,797 00	7,173 66	1.32
3.00	22,325,166 00	248,197 90	1.04	203,501 00	2,213 99	1.09
1.11	46,562,195 00	575,084 28	1.23	3,542,386 00	48,980 02	1.21
1.52	150,882,890 00	1,935,841 73	1.28	5,866,287 00	88,223 18	1.50
1.05	895,792,419 00	8,352,663 75	.85	3,568,179 00	60,039 42	1.69
1.38	13,790,272 00	158,894 15	1.15	1,966,332 00	25,842 53	1.47
2.41	120,282,208 00	1,129,207 38	.94	855,597 00	10,917 67	1.28
1.56	18,757,568 00	306,916 74	1.11	1,578,738 00	14,352 95	.91
2.27	34,792,380 00	242,749 11	.69	707,374 00	6,298 05	.89
1.81	26,669,875 00	312,003 69	1.17	621,461 50	9,264 75	1.49
2.71	10,466,007 00	185,865 37	1.29	984,939 00	11,976 16	1.28
1.12	32,178,680 00	412,256 73	1.24	1,066,133 00	19,201 53	1.77
2.35	17,640,081 00	196,422 55	1.11	278,100 00	2,995 05	1.08
2.76	45,693,178 00	448,053 37	.98	847,531 00	8,207 62	.97
1.45	196,789,521 03	2,502,089 10	1.22	4,091,281 00	55,300 03	1.36
1.45	212,904,609 00	2,725,087 04	1.28	3,652,541 00	34,724 53	2.32
3.03	19,576,284 00	255,567 62	1.29	287,737 00	4,572 41	1.59
2.15	54,668,736 00	634,601 64	1.16	1,532,340 00	23,330 90	1.52
1.53	114,414,626 00	1,803,748 13	1.58	4,799,974 00	89,678 20	1.45
1.09	410,567,744 00	4,249,087 44	1.03	5,186,507 00	78,819 93	1.42
1.49	27,288,869 00	389,284 95	1.24	327,284 00	4,765 11	1.45
1.22	180,944,832 18	1,568,692 68	.86	4,274,520 00	49,353 87	1.16
1.80	50,137,457 00	579,167 01	1.16	1,924,542 00	21,551 09	1.12
1.66	73,144,103 00	820,580 24	1.05	1,211,163 00	11,442 23	.94
1.50	69,012,596 00	819,591 39	1.19	1,571,922 00	25,653 10	1.63
.57	224,145,132 00	1,512,558 32	.67	2,044,923 16	32,780 41	1.60
1.78	145,066,362 25	1,555,777 64	1.09	3,091,481 34	43,068 04	1.51

TABLE VII.—CONTINUED.

Name and location.	Entire business.	
	Risks in force December 31, 1893.	Admitted assets December 31, 1893.
<i>Companies of other states.</i>		
Hartford Fire, Hartford, Conn.	\$520,743,851 00	\$7,158,092 03
*Home, New York, N. Y.	551,141,740 00	5,583,533 62
*Insurance Company of North America, Philadelphia, Pa.	681,253,486 82	9,086,562 70
*Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	† 35,401,137 00	751,886 06
*Manufacturers and Merchants', Pittsburgh Pa.	17,169,284 00	434,793 35
Mechanics', Philadelphia, Pa.	† 38,680,098 00	780,322 58
*Mercantile Fire and Marine, Boston, Mass.	23,784,361 60	585,762 50
Merchants', Newark, N. J.	† 107,722,210 00	1,294,790 05
Merchants', Providence, R. I.	31,418,361 00	458,632 37
Milwaukee Mechanics', Milwaukee, Wis.	103,583,951 00	2,016,504 54
National Fire, Hartford, Conn.	245,390,228 00	3,115,955 96
Newark Fire, Newark, N. J.	29,171,439 00	625,236 99
New Hampshire Fire, Manchester, N. H.	111,453,493 00	2,162,564 46
New York Fire, New York, N. Y.	7,915,635 00	258,519 97
*Niagara Fire, New York, N. Y.	210,518,265 00	2,158,193 17
Northwestern National, Milwaukee, Wis.	107,307,123 00	1,838,979 45
*Orient, Hartford, Conn.	140,554,869 00	1,951,494 08
Pacific Fire, New York, N. Y.	56,218,231 00	738,283 99
Pennsylvania Fire, Philadelphia, Pa.	† 246,060,958 00	3,808,638 86
Phoenix, Brooklyn, N. Y.	671,577,690 00	5,708,538 27
Phoenix, Hartford, Conn.	349,019,438 00	5,137,106 01
*Providence Washington, Providence, R. I.	94,977,308 00	1,217,302 19
Queen Insurance Co. of America, New York, N. Y.	282,740,392 00	3,225,037 61
Reading Fire, Reading, Pa.	† 45,612,128 00	713,353 90
Reliance, Philadelphia, Pa.	† 34,096,940 00	816,264 42
Rochester German, Rochester, N. Y.	72,268,279 00	852,848 98
Rockford, Rockford, Ill.	96,492,278 00	961,741 28
Butgers Fire, New York, N. Y.	12,262,567 00	343,399 67
*Security, Cincinnati, O.	8,801,864 00	249,408 15
*Security, New Haven, Conn.	58,433,357 00	566,213 07
Springfield Fire and Marine, Springfield, Mass.	199,754,698 00	3,450,495 17
Spring Garden, Philadelphia, Pa.	† 61,490,443 80	1,234,655 58
*St. Paul Fire and Marine, St. Paul, Minn.	123,744,105 00	3,073,133 98
Teutonia Fire, Philadelphia, Pa.	† 5,117,858 60	280,280 43
Teutonia Fire and Marine, Dayton, O.	12,612,906 00	449,003 57
Traders', Chicago, Ill.	59,451,916 00	1,645,580 14
Union, Philadelphia, Pa.	† 35,689,910 00	496,481 96
Union Fire, Buffalo, N. Y.	4,597,046 00	191,884 26
United Firemen's, Philadelphia, Pa.	† 66,445,475 00	1,294,889 81
*United States Fire, New York, N. Y.	35,668,696 00	639,023 95
*Western, Pittsburgh, Pa.	16,888,208 00	480,763 66
Westchester Fire, New York, N. Y.	184,100,223 00	1,721,289 52
Williamsburg City Fire, Brooklyn, N. Y.	116,062,235 00	1,436,007 53
Total companies of other states	\$11,306,891,940 01	\$158,965,026 80
<i>Mutual companies of other states.</i>		
Mutual Fire, New York, N. Y.	\$113,166,724 84	\$1,427,145 76
Protection Mutual Fire, Chicago, Ill.	4,783,713 00	51,413 22
Total mutual companies	\$117,950,437 34	\$1,478,558 98

\* Did fire and marine business. For fire and marine rate see appendix to Table VII., page liv.

† Includes perpetual risks.

TABLE VII.—CONTINUED.

Entire business.				Michigan business only.		
Per cent of assets to amount at risk.	Entire risks written during 1893.	Premiums charged thereon.	Premium rate for entire business.	Risks written in Michigan during 1893.	Premiums charged thereon.	Premium rate in Michigan.
1.37	\$393,876,928 00	\$4,883,174 35	1.24	\$8,700,276 48	\$118,257 49	1.34
1.04	752,997,869 00	7,158,008 50	.95	10,877,202 00	126,891 45	1.17
1.44	1,015,021,994 78	7,629,899 53	.75	6,753,125 00	109,958 85	1.63
2.12	36,676,097 00	444,611 51	1.21	637,048 00	9,128 95	1.43
2.53	21,672,904 60	250,478 22	1.16	1,108,568 55	11,702 93	1.06
1.97	29,691,524 00	290,078 30	.98	1,203,857 15	15,222 91	1.26
2.48	24,117,583 00	265,309 35	1.10	949,890 00	11,240 54	1.18
1.11	58,790,099 00	1,050,928 02	1.19	1,781,225 29	23,017 42	1.29
1.47	29,285,391 00	342,561 25	1.17	621,461 50	9,254 74	1.49
1.95	74,818,844 00	1,064,567 94	1.42	4,855,319 00	67,882 21	1.39
1.07	205,908,823 00	2,564,043 39	1.25	4,714,549 00	76,375 66	1.62
2.14	24,004,037 00	280,817 67	.96	474,249 00	6,982 86	1.46
1.94	104,244,300 00	1,227,848 96	1.17	2,632,865 00	23,201 19	1.11
3.27	9,888,825 00	95,599 22	.97	224,900 00	1,641 81	.78
1.08	191,499,171 00	2,134,980 11	1.12	5,296,106 00	100,989 87	1.91
1.52	61,356,225 00	737,296 37	1.20	3,453,655 00	35,547 91	1.08
1.40	152,405,918 00	1,842,873 54	1.21	4,073,886 14	56,425 64	1.88
1.31	49,838,885 00	478,005 87	.96	1,257,838 00	14,708 66	1.17
1.56	182,086,791 00	2,087,500 42	1.12	2,293,845 00	39,668 29	1.78
.85	579,644,640 00	5,789,702 66	1.08	6,969,100 00	106,299 90	1.61
1.47	339,388,801 00	3,828,154 33	1.13	8,209,070 00	108,380 53	1.32
1.28	221,338,657 00	1,760,777 41	.79	1,893,761 00	23,269 45	1.28
1.14	285,408,881 00	2,786,768 62	1.15	3,251,999 00	66,137 52	2.03
1.37	88,969,948 00	453,776 62	1.26	1,062,228 00	12,939 82	1.23
2.40	82,301,870 00	827,313 53	1.02	506,182 00	6,264 09	1.24
1.18	65,641,618 00	799,210 70	1.22	2,669,551 00	32,694 75	1.24
1.03	55,135,592 00	690,412 12	1.25	6,703,590 00	76,418 62	1.14
2.84	12,538,522 00	124,694 35	.99	370,248 00	5,094 02	1.88
2.28	8,691,983 00	114,549 12	1.29	934,989 00	11,476 16	1.28
.97	70,143,838 00	688,658 99	.97	2,210,150 00	25,006 26	1.18
1.68	122,165,402 00	1,769,884 23	1.44	3,446,669 00	61,042 64	1.77
2.01	49,070,225 84	556,451 84	1.13	845,616 33	7,788 12	.92
1.61	126,804,126 00	1,812,029 57	1.33	2,678,824 00	40,894 15	1.51
5.09	3,965,695 00	87,888 26	.97	268,390 00	3,075 48	1.15
3.52	7,736,085 00	87,104 93	1.13	517,060 00	10,011 00	1.22
2.76	56,878,010 00	845,105 01	1.49	3,192,674 06	62,014 55	1.94
1.40	33,892,411 00	379,012 50	1.13	1,180,823 40	15,299 35	1.20
4.17	4,356,924 00	42,868 55	.98	198,004 00	2,642 07	1.37
1.95	33,008,612 00	376,965 00	1.14	322,725 00	4,700 86	1.48
1.79	43,673,488 00	481,678 57	1.10	1,188,190 09	12,724 23	1.06
2.68	14,908,320 00	178,178 96	1.16	422,524 50	5,179 12	1.28
.93	134,092,017 00	1,521,018 12	1.13	4,602,839 00	65,518 51	1.42
1.24	77,337,249 00	640,525 39	.83	1,715,800 00	16,660 68	.97
1.45	\$9,307,946,932 07	\$105,434,904 83	1.06	\$199,891,080 91	\$2,845,696 41	1.42
1.26	\$126,379,848 98	\$1,470,058 03	1.09	\$1,415,044 98	\$23,679 80	1.67
1.07	5,569,569 00	63,551 79	1.28	449,265 00	3,180 11	.71
1.25	\$140,960,487 93	\$1,538,609 82	1.09	\$1,564,309 98	\$26,559 91	1.39

TABLE VII.—CONCLUDED.

Name and location.	Entire business.	
	Risks in force December 31, 1893.	Admitted assets December 31, 1893.
<i>Companies of foreign governments.</i>		
Atlas Assurance, London, Eng.....	\$40,228,274 00	\$645,149 82
*British America Assurance Co., Toronto, Can.....	78,752,556 00	955,598 87
British and Foreign Marine (limited), Liverpool, Eng.....	† 17,686,804 00	1,126,568 60
Caledonian, Edinburgh, Scot.....	284,568,685 00	1,670,074 83
*Commercial Union Assurance Co., London, Eng.....	† 886,767,319 00	3,900,549 56
General Marine, Dresden, Sax.....	† 2,747,843 00	253,108 24
Guardian Life and Fire Assurance Co., London, Eng.....	213,374,342 99	1,548,072 14
Hamburg Bremen Fire, Hamburg, Ger.....	128,568,266 00	1,181,891 12
Imperial Fire, London, Eng.....	188,906,046 29	1,570,421 94
Lancashire, Manchester, Eng.....	222,548,087 00	2,041,276 08
Lion Fire, London, Eng.....	68,015,906 00	687,040 74
Liverpool and London and Globe, Liverpool, Eng.....	† 866,240,689 00	8,949,671 25
*London Assurance Corporation, London, Eng.....	† 134,962,085 00	1,223,758 26
London and Lancashire Fire, Liverpool, Eng.....	364,227,609 00	2,884,828 82
Manchester Fire Assurance Co., Manchester, Eng.....	174,618,419 50	1,922,549 40
Mannheim, Mannheim, Ger.....	† 1,171,641 00	366,611 89
Marine (limited), London, Eng.....	† 11,586,944 00	470,108 92
North British and Mercantile, London, Eng.....	830,286,992 00	3,173,974 18
Northern Assurance Co., London, Eng.....	164,660,217 00	1,400,690 69
Norwich Union Fire, Norwich, Eng.....	218,498,912 00	1,590,731 11
Palatine, Manchester, Eng.....	197,074,226 00	2,181,724 56
Phoenix Assurance Co., London, Eng.....	300,664,207 00	2,193,761 09
Prussian National, Stettin, Ger.....	85,568,287 00	768,509 22
Reliance Marine (limited), Liverpool, Eng.....	† 854,122 00	851,041 50
Royal, Liverpool, Eng.....	† 797,828,150 04	7,015,651 44
Scottish Union and National, Edinburgh, Scot.....	165,051,602 00	2,196,624 12
Sea Insurance Co. (limited), Liverpool, Eng.....	† 6,357,607 00	380,015 21
Standard Marine (limited), Liverpool, Eng.....	† 2,225,502 00	278,554 19
Sun Insurance Office, London, Eng.....	† 291,045,149 00	2,241,968 16
Transatlantic Fire, Hamburg, Ger.....	48,980,505 00	654,433 31
Union Assurance, London, Eng.....	† 84,525,667 00	678,467 13
Union Marine (limited), Liverpool, Eng.....	† 3,328,713 00	853,191 12
*Western Assurance Co., Toronto, Can.....	123,184,614 00	1,436,952 41
Total foreign companies, U. S. branches.....	\$5,969,307,541 82	\$67,247,061 52
<i>Recapitulation.</i>		
Michigan companies.....	\$80,072,297 07	\$2,414,882 23
Companies of other states.....	11,806,891,940 01	158,965,026 60
Foreign companies, U. S. branches.....	5,969,307,541 82	67,247,061 52
Aggregates of stock companies.....	\$17,265,771,778 90	\$218,618,970 55
Mutual companies of other states.....	117,960,437 84	1,478,558 96
Total stock and mutual companies.....	\$17,383,722,216 24	\$220,095,529 53

\* Did fire and marine business. For fire and marine rate see appendix to Table VII., page liv.

† Includes perpetual risks.

‡ Did marine and inland business only. For inland rate see appendix to Table VII., page liv.

TABLE VII.—CONCLUDED.

Entire business.				Michigan business only.		
Per cent of assets to amount at risk.	Entire risks written during 1893.	Premiums charged thereon.	Premium rate for entire business.	Risks written in Michigan during 1893.	Premiums charged thereon.	Premium rate in Michigan.
1.60	\$49,794,501 00	\$678,246 40	1.36	\$1,075,810 00	\$16,735 16	1.67
1.20	95,865,660 00	1,253,231 58	1.31	2,521,129 00	45,713 59	1.81
6.85	368,972,899 00	1,805,799 01	.51	705,560 00	16,714 58	2.37
.71	194,780,538 00	2,168,076 18	1.11	2,371,639 00	47,090 41	1.99
.86	330,402,826 00	3,580,751 88	1.06	7,338,670 00	119,354 79	1.68
9.21	55,673,129 00	227,195 18	.41	317,498 00	5,928 18	1.86
.72	141,043,244 50	1,428,294 71	1.26	1,406,618 36	19,055 97	1.87
.92	112,733,481 00	1,408,446 01	1.32	2,235,229 00	38,840 20	1.74
.83	134,765,864 43	1,581,516 60	1.17	2,086,202 00	41,827 27	1.96
.92	255,436,643 00	2,949,808 21	1.16	4,230,318 00	81,698 35	1.93
1.04	73,415,304 00	968,791 47	1.34	1,290,755 00	12,720 31	1.00
.96	780,008,729 00	7,490,665 61	1.08	8,107,196 00	138,000 82	1.70
1.04	203,445,922 00	1,834,192 73	.90	2,695,701 00	53,809 22	2.00
.66	372,906,106 00	2,748,888 60	1.00	3,696,325 00	74,686 66	2.02
1.10	177,011,757 06	2,289,869 26	1.29	5,320,773 79	91,202 25	1.71
22.85	40,742,128 00	178,184 76	.42	13,077 00	30 92	.24
4.07	139,265,760 00	417,531 17	.30	422,581 00	7,164 81	1.70
.96	208,587,896 00	2,977,366 08	1.11	5,576,226 00	96,477 99	1.73
.86	188,187,700 00	1,629,210 49	1.18	2,856,587 82	48,785 75	2.07
.75	120,112,042 00	1,945,697 35	1.08	2,990,311 06	56,828 89	1.90
1.17	247,097,427 00	2,798,124 92	1.13	2,047,341 33	37,079 66	1.81
.73	396,632,320 00	3,252,642 27	1.00	2,344,342 06	74,370 94	2.24
2.15	42,993,680 00	506,865 64	1.36	824,983 84	11,169 42	1.35
42.10	26,559,504 00	210,668 65	.79	233,255 00	2,119 19	.91
.86	717,934,265 43	6,645,110 35	.92	5,766,646 68	82,300 81	1.44
1.23	239,062,047 00	2,422,631 41	1.01	2,630,138 00	30,451 99	2.16
5.08	69,170,494 00	415,875 31	.60	75,100 00	2,720 54	3.62
12.29	54,700,542 00	842,588 89	.63	525,737 00	14,171 14	2.70
.77	228,476,546 00	2,584,419 27	1.11	7,964,376 00	114,677 27	1.44
1.29	41,107,658 00	530,718 62	1.29	1,116,270 00	14,096 69	1.26
1.98	39,188,985 00	558,184 66	1.43	236,240 00	4,308 15	2.08
10.73	83,419,632 00	848,622 40	.42	8,457,701 00	14,309 83	.41
1.16	229,146,479 00	2,523,739 87	1.10	4,796,665 00	90,308 15	1.88
.96	\$6,819,629,690 42	\$63,017,155 93	1.00	\$39,784,007 88	\$1,506,591 10	1.68
2.68	306,090,948 00	\$1,241,896 12	1.29	\$37,936,268 25	\$371,632 48	1.33
1.45	9,907,946,932 07	105,434,994 83	1.05	199,891,080 90	2,345,696 41	1.42
.96	6,819,629,690 42	63,017,155 93	1.00	89,784,007 88	1,506,591 10	1.68
1.26	\$16,412,676,570 53	\$169,694,048 93	1.08	\$317,614,367 03	\$4,722,919 99	1.49
1.25	140,969,437 98	1,538,609 82	1.09	1,864,309 98	26,859 91	1.39
1.26	\$16,584,646,008 51	\$171,232,668 75	1.03	\$319,478,677 01	\$4,749,779 90	1.49

APPENDIX TO TABLE VII.—RISKS AND PREMIUMS.—The following exhibits the fire and marine risks taken and premiums charged by the companies enumerated in the foregoing Table VII., and the average premium rate on the entire fire and marine and Michigan business separately.

Companies.	Fire risks written in 1893.	Fire premiums charged in 1893.	Fire rate.	Marine and inland risks written in 1893.	Marine and inland premiums charged in 1893.	Inland rate.
Detroit Fire and Marine, Detroit.....	\$26,356,775	\$396,243 80	1.13	\$2,315,729	\$67,900 63	1.75
Michigan Fire and Marine, Detroit.....	9,847,657	84,023 84	.90	2,448,438	38,009 44	1.56
Etina, Hartford.....	40,886,718	524,713 92	1.27	4,331,504	61,216 93	1.41
American, Boston.....	7,890,909	108,203 94	1.36	1,906,508	47,981 07	2.51
Boylston, Boston.....	866,786,718	4,627,313 45	1.53	73,273,924	256,631 79	3.39
Citizens', Pittsburgh.....	5,190,113	94,804 84	1.83	1,061,567	2,523 56	.28
Delaware, Philadelphia.....	85,868,283	411,769 55	1.14	86,700	3,315 50	3.82
Equitable Fire and Marine, Providence.....	22,320,898	859,683 29	1.12	5,245,767	43,618 80	.83
Eureka Fire and Marine, Cincinnati.....	29,457,172	397,510 26	1.35	765,646	1,519 24	.21
Fireman's Fund, San Francisco.....	68,751,633	832,531 94	1.21	51,510,568	1,008 88	.33
Greenwich, New York.....	26,450,492	117,117 54	1.16	218,893	1,008 88	.46
Home, New York.....	10,063,492	117,117 54	1.16	402,512	18,247 83	4.53
Insurance Co. of North America, Philadelphia.....	186,152,811	2,097,768 61	1.14	40,686,710	404,270 49	.90
Manufacturers and Merchants', Pittsburgh.....	167,218,396	1,828,901 57	.79	56,928,846	138,736 75	.33
Mercantile Fire and Marine, Boston.....	1,350,813	23,563 96	1.45	494,110	10,166 45	2.06
Niagara Fire, New York.....	683,856,057	6,840,105 86	1.00	69,641,812	317,588 14	.46
Orient, Hartford.....	569,141,319	4,607,615 87	.82	451,837,850	2,997,000 08	.66
Providence Washington, Providence.....	6,021,898	94,789 21	1.57	731,237	15,169 14	2.07
Security Fire, Cincinnati.....	20,213,848	247,450 78	1.23	1,450,056	3,023 44	.21
St. Paul Fire and Marine, St. Paul.....	1,017,832	11,538 10	1.13	91,187	174 88	.19
United States Fire, New York.....	23,597,033	259,769 36	1.10	520,970	5,540 00	1.06
Western, Pittsburgh.....	188,781,728	2,082,548 66	1.09	2,517,443	71,391 45	2.88
British America, Toronto.....	143,695,269	1,780,680 87	1.21	8,966,709	112,252 67	1.26
British and Foreign Marine, Liverpool.....	124,890,190	47,166 08	1.23	381,078	9,259 61	2.43
Commercial Union, London.....	124,890,190	1,246,615 11	1.00	98,367,467	514,163 30	.53
General Marine, Dresden.....	8,697,801	103,321 89	1.19	194,182	11,217 78	5.78
London Assurance, London.....	33,982,900	566,893 56	1.03	16,890,988	116,850 43	.72
Mannheim, Mannheim.....	100,895,143	1,462,967 47	1.44	85,945,953	360,963 10	1.03
	43,070,723	28,084 83	1.52	894,475	12,369 33	1.49
	14,563,474	453,969 71	1.06	902,765	25,738 56	8.21
	81,511,608	172,863 35	1.16	31,846	285 61	.82
	2,241,129	1,115,306 23	1.86	14,080,967	187,925 36	.96
		38,631 59	1.69	179,000	6,062 00	3.40
				368,772,899	1,886,799 01	.51
	296,724,111	3,367,906 26	1.13	705,560	16,714 56	2.37
	6,990,460	106,784 53	1.59	38,675,715	223,843 82	.66
				648,190	12,630 31	1.96
				56,673,129	27,196 19	.41
				317,468	5,928 18	1.87
	130,860,661	1,289,515 43	.86	79,084,271	560,677 80	.76
	2,025,566	83,584 10	1.67	686,136	19,976 13	8.00
				40,743,123	178,184 76	.43
				13,077	80 92	.24

Marine, London .....	Entire business .....	130,228,680	417,531 17	.30
Reliance Marine, Liverpool .....	Michigan business .....	28,529,504	7,184 81	1.70
Ben. Liverpool .....	Entire business .....	332,255	210,688 03	.97
Standard Marine, Liverpool .....	Michigan business .....	69,170,464	2,119 19	.91
Union Marine, Liverpool .....	Entire business .....	54,700,542	415,875 81	.60
Western Assurance, Toronto .....	Michigan business .....	83,419,638	2,780 54	3.63
	Entire business .....	103,506,757	942,888 39	.63
	Michigan business .....	2,430,331	14,171 14	2.70
	Entire business .....	105,937,088	957,059 53	.41
	Michigan business .....	2,013,813 01	14,309 83	.67
	Entire business .....	107,950,899	971,369 36	1.08
	Michigan business .....	45,788 97	44,849 13	
Total entire business .....		\$1,980,758,798	\$11,359,272 33	.58
Total Michigan business .....		\$17,577,715	\$251,903 08	1.60

TABLE VIII.—Showing total cash receipts and disbursements, total cash premiums

Name and location.	Total receipts.	Total disbursements.	Ratio of disbursements to receipts.
<i>Michigan companies.</i>			
Detroit Fire and Marine, Detroit.....	\$284,287 97	\$344,268 96	1.03
Grand Rapids Fire Insurance Co., Grand Rapids.....	196,669 99	210,648 99	1.08
Michigan Fire and Marine, Detroit.....	496,862 81	563,541 03	1.14
Saginaw Valley, Saginaw.....	45,096 78	22,220 91	.52
Total Michigan companies.....	\$1,072,857 00	\$1,146,849 89	1.07
<i>Companies of other states.</i>			
Aetna, Hartford, Conn.....	\$4,644,786 98	\$4,432,809 84	.97
Agricultural, Watertown, N. Y.....	1,074,707 25	1,067,051 30	.99
American, Boston, Mass.....	361,368 53	362,406 49	1.09
American, Newark, N. J.....	676,233 69	616,536 96	.91
American Central, St. Louis, Mo.....	896,897 85	896,964 74	1.00
American Fire, New York, N. Y.....	1,517,245 87	1,674,069 17	1.10
American Fire, Philadelphia, Pa.....	1,968,093 69	2,474,684 72	1.25
Boylston, Boston, Mass.....	273,128 55	333,630 68	1.06
Broadway, New York, N. Y.....	290,120 96	286,242 05	1.06
Buffalo German, Buffalo, N. Y.....	638,270 63	463,126 41	.57
Capital Fire, Concord, N. H.....	306,842 94	307,566 27	1.00
Citizens', New York, N. Y.....	618,927 17	857,785 86	1.40
Citizens', Pittsburgh, Pa.....	346,738 83	360,503 76	1.04
Commerce, Albany, N. Y.....	161,871 44	194,474 18	1.20
Commonwealth, New York, N. Y.....	220,168 50	244,785 68	1.06
Concordia Fire, Milwaukee, Wis.....	500,161 08	504,555 50	1.01
Connecticut Fire, Hartford, Conn.....	1,766,889 70	1,745,599 92	.99
Continental, New York, N. Y.....	2,223,004 03	3,062,743 86	.95
Cooper, Dayton, O.....	125,583 91	118,606 40	.94
Delaware, Philadelphia, Pa.....	908,941 54	1,013,106 12	1.12
Dwelling House, Boston, Mass.....	261,653 45	191,962 65	.95
Eagle Fire, New York, N. Y.....	222,869 69	216,178 05	.97
Equitable Fire and Marine, Providence, R. I.....	279,926 41	300,948 00	1.08
Eureka Fire and Marine, Cincinnati, O.....	99,117 65	99,585 84	1.01
Farmers' Fire, York, Pa.....	839,668 37	414,525 60	1.06
Farragut Fire, New York, N. Y.....	162,401 46	162,195 65	1.00
Firemen's, Newark, N. J.....	488,857 75	523,496 31	1.09
Fireman's Fund, San Francisco, Cal.....	1,580,190 26	1,707,071 41	.93
Fire Association of Philadelphia, Philadelphia, Pa.....	2,865,863 43	2,553,869 85	1.08
Fire Ins. Co. of the County of Philadelphia, Philadelphia, Pa.....	216,741 74	260,032 08	1.20
Franklin Fire, Philadelphia, Pa.....	661,834 11	650,271 77	.98
German, Freeport, Ill.....	1,686,543 19	1,623,727 91	.97
German American, New York, N. Y.....	3,265,935 28	3,312,260 13	.99
German Fire, Pittsburgh, Pa.....	298,625 77	267,809 54	1.00
Germania Fire, New York, N. Y.....	1,206,991 04	1,152,802 86	.96
Girard Fire and Marine, Philadelphia, Pa.....	551,849 15	524,283 40	.95
Glens Falls, Glens Falls, N. Y.....	774,115 05	671,940 79	.87
Granite State Fire, Portsmouth, N. H.....	581,896 73	569,683 22	.98
Greenwich, New York, N. Y.....	1,276,398 78	1,947,182 03	1.06
Hanover Fire, New York, N. Y.....	973,848 50	1,451,606 43	1.49



received, amount paid for losses and dividends, and various ratios of the same.

Cash premiums received.	Losses paid.	Ratio of losses paid to pre- miums received.	Expenses paid.	Ratio of expenses to pre- miums.	Excess of receipts.	Excess of disburse- ments.	Dividends paid.
\$374,682 47	\$307,566 65	.78	\$96,908 31	.85	-----	\$10,180 99	\$40,000 00
173,951 48	129,976 80	.75	68,673 19	.39	-----	14,959 00	12,000 00
457,841 58	391,103 17	.85	161,488 96	.85	-----	69,678 72	16,000 00
48,553 90	10,157 60	.23	12,123 31	.30	\$21,806 82	-----	-----
<b>\$949,379 43</b>	<b>\$735,801 22</b>	<b>.78</b>	<b>\$340,048 67</b>	<b>.36</b>	<b>\$21,806 85</b>	<b>\$94,768 71</b>	<b>\$68,000 00</b>
\$4,161,941 96	\$3,522,811 58	.61	\$1,240,996 31	.30	\$160,977 14	-----	\$720,000 00
995,011 09	591,631 87	.61	414,479 43	.43	17,655 95	-----	49,950 00
867,432 60	246,453 05	.78	187,046 43	.41	-----	\$81,037 96	8,907 00
836,143 34	333,736 95	.68	220,277 50	.38	59,726 78	-----	62,493 50
834,953 31	535,176 76	.65	300,787 98	.37	902 61	-----	60,000 00
1,461,076 29	1,100,239 85	.75	533,529 32	.37	-----	156,823 30	40,000 00
1,611,341 09	1,769,294 75	.98	679,929 97	.37	-----	511,591 03	25,400 00
336,143 34	255,106 57	.76	121,558 11	.36	-----	20,557 13	16,716 00
264,723 95	176,043 64	.67	100,196 41	.36	-----	16,121 09	20,000 00
466,219 87	236,144 35	.57	162,962 06	.35	71,144 22	-----	40,000 00
270,965 67	185,022 83	.68	110,543 54	.41	-----	723 43	12,000 00
580,889 20	549,085 06	.95	292,969 63	.50	-----	243,868 69	15,721 15
809,964 55	244,049 63	.79	96,454 13	.31	-----	13,764 93	20,000 00
143,986 20	125,386 45	.87	57,088 68	.39	-----	82,902 69	12,000 00
204,063 17	166,018 56	.82	61,717 12	.30	-----	14,567 18	15,000 00
465,758 46	300,718 49	.65	137,850 01	.40	-----	4,394 47	15,992 00
1,640,089 60	1,091,143 03	.67	574,446 89	.35	19,799 78	-----	80,000 00
2,964,422 87	1,780,558 72	.60	1,117,386 46	.38	175,260 05	-----	154,831 80
113,919 69	55,102 42	.48	53,503 96	.47	6,927 51	-----	10,000 00
836,366 32	616,420 84	.74	340,318 08	.41	-----	109,163 58	56,306 25
136,466 64	102,401 46	.55	89,551 19	.48	9,699 80	-----	-----
136,487 69	90,123 35	.53	86,728 20	.46	6,791 64	-----	80,321 00
256,707 89	191,512 43	.75	100,488 52	.39	-----	21,021 59	6,652 00
87,333 59	54,925 04	.63	32,940 90	.33	-----	748 39	12,000 00
361,466 70	284,403 87	.79	130,121 73	.36	-----	24,859 73	-----
151,424 23	78,170 87	.51	65,025 28	.43	-----	794 19	20,000 00
399,317 34	315,287 01	.81	189,229 30	.36	-----	38,138 56	72,000 00
1,662,833 07	1,031,124 28	.61	555,947 13	.33	123,108 85	-----	120,000 00
2,118,176 74	1,634,019 52	.77	729,870 83	.34	-----	197,026 37	200,000 00
178,702 23	172,969 72	.96	63,042 31	.36	-----	48,290 29	24,000 00
511,902 94	322,903 23	.63	247,180 99	.48	11,563 34	-----	80,187 50
1,519,795 14	943,232 07	.62	646,495 84	.43	57,820 28	-----	40,000 00
3,620,635 45	1,921,276 91	.54	1,097,963 22	.36	46,695 15	-----	200,000 00
275,406 47	177,317 37	.65	100,563 17	.37	725 23	-----	20,000 00
1,098,099 68	632,204 31	.57	480,597 57	.40	54,198 66	-----	100,000 00
476,452 45	262,399 94	.55	201,366 46	.42	27,595 75	-----	60,000 00
697,355 37	374,382 46	.57	267,658 33	.39	102,174 25	-----	40,000 00
531,042 72	360,696 82	.68	176,786 46	.31	11,712 45	-----	12,000 00
1,216,699 88	910,125 66	.75	417,066 37	.34	-----	71,798 25	20,000 00
679,369 63	345,123 35	1.07	406,478 08	.46	-----	478,257 93	100,000 00

TABLE VIII.—CONTINUED.

Name and location.	Total receipts.	Total disbursements.	Ratio of disbursements to receipts.
<i>Companies of other states.</i>			
Hartford Fire, Hartford, Conn. ....	\$4,376,580 31	\$3,882,174 07	.89
Home, New York, N. Y. ....	5,624,942 76	5,718,661 26	1.02
Insurance Company of North America, Philadelphia, Pa. ....	6,081,587 22	6,368,908 17	1.05
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa. ....	338,747 25	407,393 00	1.20
Manufacturers and Merchants', Pittsburgh, Pa. ....	190,542 34	173,382 32	.91
Mechanics', Philadelphia, Pa. ....	265,670 04	276,044 38	1.04
Mercantile Fire and Marine, Boston, Mass. ....	235,099 04	243,897 99	1.03
Merchants', Newark, N. J. ....	928,608 74	1,146,308 25	1.24
Merchants', Providence, R. I. ....	304,849 56	307,330 23	1.01
Milwaukee Mechanics', Milwaukee, Wis. ....	972,284 69	952,746 45	.98
National Fire, Hartford, Conn. ....	2,120,968 04	1,965,357 52	.93
Newark Fire, Newark, N. J. ....	214,973 33	246,701 84	1.15
New Hampshire Fire, Manchester, N. H. ....	1,063,885 27	1,026,413 16	.94
New York Fire, New York, N. Y. ....	85,400 89	69,278 76	.81
Niagara Fire, New York, N. Y. ....	1,732,624 06	1,732,416 79	1.00
Northwestern National, Milwaukee, Wis. ....	705,417 67	634,515 96	.90
Orient, Hartford, Conn. ....	1,513,307 87	1,530,582 96	1.04
Pacific Fire, New York, N. Y. ....	404,666 50	410,975 38	1.02
Pennsylvania Fire, Philadelphia, Pa. ....	1,766,761 07	1,672,162 51	.95
Phoenix, Brooklyn, N. Y. ....	4,907,471 03	4,808,755 16	.98
Phoenix, Hartford, Conn. ....	3,808,465 04	3,719,117 12	1.03
Providence, Washington, Providence, R. I. ....	971,166 98	1,163,026 30	1.20
Queen Insurance Co. of America, New York, N. Y. ....	2,239,277 30	2,163,068 16	.94
Reading Fire, Reading, Pa. ....	459,477 84	446,379 44	.97
Reliance, Philadelphia, Pa. ....	278,336 92	296,962 25	1.07
Rochester German, Rochester, N. Y. ....	570,250 08	604,141 36	1.06
Rockford, Rockford, Ill. ....	581,970 48	570,896 67	.98
Rutgers Fire, New York, N. Y. ....	113,124 70	142,226 70	1.26
Security, Cincinnati, O. ....	90,411 32	83,357 31	.92
Security, New Haven, Conn. ....	459,080 38	549,456 63	1.20
Springfield Fire and Marine, Springfield, Mass. ....	1,920,323 05	2,015,748 68	1.05
Spring Garden, Philadelphia, Pa. ....	426,611 08	435,761 55	1.02
St. Paul Fire and Marine, St. Paul, Minn. ....	1,577,811 59	1,731,521 81	1.10
Teutonia Fire, Philadelphia, Pa. ....	37,719 57	42,518 40	1.13
Teutonia Fire and Marine, Dayton, Ohio ....	99,065 33	87,560 47	.88
Traders, Chicago, Ill. ....	745,727 89	771,054 32	1.03
Union, Philadelphia, Pa. ....	325,522 81	336,747 18	1.03
Union Fire, Buffalo, N. Y. ....	41,896 00	43,396 81	1.03
United Firemen's, Philadelphia, Pa. ....	343,938 37	364,965 53	1.04
United States Fire, New York, N. Y. ....	378,513 97	410,095 88	1.08
Western, Pittsburgh, Pa. ....	163,418 01	147,846 17	.90
Westchester Fire, New York, N. Y. ....	1,396,564 96	1,316,189 80	.94
Williamsburg City Fire, Brooklyn, N. Y. ....	612,402 55	657,960 98	1.07
Total companies of other states ....	\$39,370,264 22	\$30,393,323 06	1.03
<i>Mutual companies of other states.</i>			
Mutual Fire, New York, N. Y. ....	\$1,053,501 32	\$1,191,060 85	1.13
Protection Mutual Fire, Chicago, Ill. ....	64,386 42	65,741 55	1.02
Total mutual companies ....	\$1,122,887 74	\$1,256,802 40	1.13

TABLE VIII.—CONTINUED.

Cash premiums received.	Losses paid.	Ratio of losses paid to pre- miums received.	Expenses paid.	Ratio of expenses to pre- miums.	Excess of receipts.	Excess of disburse- ments.	Dividends paid.
\$4,070,901 91	\$2,274,198 85	.56	\$1,808,975 22	.42	\$494,386 24		\$300,000 00
5,231,560 66	3,498,841 10	.67	1,932,320 16	.37		\$92,718 50	300,000 00
5,674,465 62	4,327,656 78	.76	1,031,251 44	.30		257,320 95	360,000 00
310,743 86	269,808 58	.87	122,964 42	.40		69,145 75	15,000 00
171,019 02	98,243 07	.58	60,669 25	.35	16,680 02		15,000 00
281,827 17	163,082 64	.60	92,919 74	.40		7,874 34	20,092 00
208,407 54	158,836 44	.76	90,291 55	.43		13,798 95	220 00
154,195 61	770,427 43	.90	386,390 82	.39		220,138 51	40,000 00
258,952 54	198,348 20	.69	108,532 02	.36		3,250 06	6,000 00
891,361 75	559,918 10	.64	352,625 35	.40	19,588 24		40,000 00
1,989,302 51	1,199,216 76	.60	666,140 78	.33	155,610 52		100,000 00
164,372 10	143,302 46	.78	78,012 33	.42		31,728 51	25,887 05
992,923 26	637,470 08	.64	322,943 08	.34	62,453 11		56,000 00
73,345 71	42,861 17	.51	26,417 53	.35	16,121 64		
1,638,556 94	1,124,777 48	.68	607,679 31	.37		59,792 73	49,980 00
631,971 76	859,040 99	.57	285,475 07	.40	59,901 71		30,000 00
1,417,956 28	1,100,320 95	.78	430,218 00	.34		67,328 06	
379,099 20	261,567 44	.69	189,407 94	.37		6,288 58	20,000 00
1,392,125 79	1,060,439 78	.67	551,732 78	.35	94,596 56		60,000 00
4,725,079 71	2,990,512 58	.68	1,717,942 58	.36	98,715 86		100,000 00
3,308,240 05	2,375,907 31	.69	1,163,209 81	.35		115,652 06	280,008 00
929,552 50	945,161 43	.91	314,664 72	.34		191,859 24	
2,173,329 27	1,449,825 07	.67	713,483 09	.33	126,219 14		
425,245 44	299,058 33	.70	135,084 11	.32	18,096 40		9,362 00
244,569 22	181,591 47	.74	97,370 78	.40		19,625 38	18,000 00
520,240 46	378,086 64	.73	206,054 72	.40		33,891 28	20,000 00
546,477 12	304,898 74	.54	184,809 93	.45	11,278 79		82,000 00
97,827 07	80,431 04	.82	41,795 66	.43		29,092 00	20,000 00
79,580 08	46,783 46	.58	27,574 85	.35	7,064 01		9,900 00
433,709 17	406,401 06	.94	148,035 57	.33		90,426 25	
1,789,884 23	1,250,202 88	.71	615,545 75	.34		95,425 58	150,000 00
374,990 77	299,016 63	.73	184,744 87	.36		9,150 47	82,000 00
1,464,745 16	1,154,139 47	.81	487,863 84	.33		153,710 22	60,000 00
27,580 82	19,509 11	.72	14,709 29	.53		4,798 53	8,000 00
78,495 60	23,848 16	.30	36,712 31	.52	11,504 86		20,000 00
636,074 26	489,676 30	.75	231,877 92	.35		25,326 38	50,000 00
805,259 09	215,841 09	.71	119,906 09	.39		10,224 37	
32,272 53	22,625 22	.70	14,711 58	.46		1,450 81	6,000 00
294,178 25	226,069 47	.77	120,996 06	.41		16,032 16	18,000 00
350,159 89	228,663 90	.65	156,426 98	.45		31,581 91	25,000 00
146,910 39	103,835 05	.71	48,961 12	.30	15,571 84		
1,839,131 14	787,748 76	.69	498,440 54	.37	82,875 68		30,003 00
562,291 99	367,231 92	.65	240,799 01	.43		45,548 38	49,920 00
552,232,257 25	\$36,800,322 96	.66	\$29,534,135 87	.36	\$2,240,551 02	\$3,764,114 88	\$4,069,369 25
\$1,001,069 43	\$854,443 08	.85	\$311,788 02	.31		\$182,559 53	\$24,880 80
61,370 82	27,742 76	.45	18,064 04	.21		1,355 13	24,944 75
\$1,062,970 24	\$882,184 79	.83	\$324,792 06	.31		\$183,914 66	\$49,825 55

TABLE VIII.—CONCLUDED.

Name and location.	Total receipts.	Total disbursements.	Ratio of disbursements to receipts.
<i>Companies of foreign governments.</i>			
Atlas Assurance, London, Eng.	\$499,995 35	\$427,990 39	.86
British America Assurance Co., Toronto, Can.	966,717 14	900,268 37	.93
British and Foreign Marine (limited), Liverpool, Eng.	1,301,496 24	761,189 60	.58
Caledonian, Edinburgh, Scot.	1,669,977 25	1,801,867 58	1.08
Commercial Union Assurance Co., London, Eng.	2,952,576 35	2,926,185 87	.99
General Marine, Dresden, Sax.	253,162 86	108,097 77	.43
Guardian Life and Fire Assurance Co., London, Eng.	1,164,431 26	1,382,125 63	1.10
Hamburg Bremen Fire, Hamburg, Ger.	1,196,621 82	1,288,895 55	1.07
Imperial Fire, London, Eng.	1,317,274 14	1,321,072 15	1.00
Lancashire, Manchester, Eng.	2,175,856 21	2,614,740 09	1.20
Lion Fire, London, Eng.	606,596 09	616,576 21	1.07
Liverpool and London and Globe, Liverpool, Eng.	5,969,280 41	5,274,767 46	.88
London Assurance Corporation, London, Eng.	1,485,172 97	1,515,175 38	1.02
London and Lancashire Fire, Liverpool, Eng.	2,129,287 02	2,024,185 16	.95
Manchester Fire Assurance Co., Manchester, Eng.	1,729,360 88	1,686,329 29	.97
Mannheim, Mannheim, Ger.	163,352 71	166,198 57	1.02
Marine (limited), London, Eng.	251,431 78	148,834 70	.59
North British and Mercantile, London, Eng.	2,535,669 17	2,568,619 45	1.01
Northern Assurance Co., London, Eng.	1,296,677 69	1,397,040 47	1.08
Norwich Union Fire, Norwich, Eng.	1,606,655 83	1,629,890 99	1.01
Palatine, Manchester, Eng.	2,364,534 29	2,002,976 57	.85
Phoenix Assurance Co., London, Eng.	1,960,369 66	1,963,021 91	1.00
Prussian National, Stettin, Ger.	442,578 78	429,793 27	.97
Reliance Marine (limited), Liverpool, Eng.	164,198 91	127,270 59	.78
Royal, Liverpool, Eng.	5,176,923 95	4,852,547 07	.94
Scottish Union and National, Edinburgh, Scot.	1,360,894 59	1,066,067 07	.81
Sea Insurance Co. (limited), Liverpool, Eng.	284,604 96	223,424 26	.79
Standard Marine (limited), Liverpool, Eng.	180,153 51	136,182 00	.76
Sun Insurance Office, London, Eng.	2,038,836 40	2,278,564 36	1.09
Transatlantic Fire, Hamburg, Ger.	440,916 25	437,455 25	.99
Union Assurance, London, Eng.	468,291 83	850,658 26	.75
Union Marine (limited), Liverpool, Eng.	228,478 25	171,058 26	.80
Western Assurance Co., Toronto, Can.	1,856,373 86	1,887,549 81	1.02
Total foreign companies, U. S. branches	\$48,240,196 29	\$46,446,008 35	.96
<i>Recapitulation.</i>			
Michigan companies	\$1,078,887 00	\$1,146,849 89	1.07
Companies of other states	69,370,284 21	90,898,828 06	1.02
Foreign companies, U. S. branches	48,240,196 29	46,446,008 35	.96
Aggregate of stock companies	\$138,684,347 51	\$138,486,686 33	1.00
Mutual companies of other states	1,122,887 74	1,256,802 40	1.12
Total stock and mutual companies	\$139,807,235 25	\$139,743,488 72	1.00

TABLE VIII.—CONCLUDED.

Cash premiums received.	Losses paid.	Ratio of losses paid to premiums received.	Expenses paid.	Ratio of expenses to premiums.	Excess of receipts.	Excess of disbursements.	Dividends paid.
\$477,682 27	\$274,141 64	.57	\$153,848 75	.32	\$72,004 86	-----	-----
940,357 44	600,669 45	.64	299,578 92	.30	66,448 77	-----	-----
1,255,408 56	488,118 18	.39	273,070 72	.22	540,806 64	-----	-----
1,610,725 20	1,200,921 59	.75	900,485 99	.57	-----	\$131,830 33	-----
2,887,428 82	2,078,000 23	.72	818,186 54	.30	26,390 48	-----	-----
253,162 56	77,863 99	.31	30,222 78	.12	145,065 09	-----	-----
1,126,521 54	886,529 17	.74	445,596 46	.40	-----	117,664 27	-----
1,146,866 98	909,239 07	.79	379,656 48	.33	-----	92,274 23	-----
1,180,723 05	913,979 30	.79	407,092 85	.35	-----	108,798 01	-----
2,065,217 10	1,622,715 04	.88	786,025 05	.38	-----	438,868 88	-----
578,571 98	446,080 91	.77	200,475 80	.35	-----	39,910 12	-----
5,690,576 99	2,651,971 41	.64	1,622,796 05	.29	694,462 95	-----	-----
1,408,278 00	1,049,079 27	.74	466,086 11	.33	-----	30,002 41	-----
2,084,615 21	1,228,094 18	.63	696,040 97	.34	105,151 87	-----	-----
1,675,131 20	1,126,946 39	.67	559,882 90	.33	43,081 59	-----	-----
163,452 71	138,099 97	.85	28,123 60	.17	-----	2,845 86	-----
240,569 43	90,483 71	.38	58,417 99	.24	102,577 03	-----	-----
2,402,077 92	1,785,480 59	.74	783,138 96	.33	-----	32,950 29	-----
1,253,723 43	952,168 27	.76	444,872 20	.36	-----	98,363 78	-----
1,585,785 73	1,110,367 41	.70	519,528 58	.34	-----	22,235 66	-----
2,314,554 04	1,293,176 14	.56	709,960 43	.31	361,557 72	-----	-----
1,892,272 20	1,816,943 59	.70	646,078 32	.34	-----	2,652 25	-----
418,407 93	259,403 91	.62	170,388 96	.41	12,786 51	-----	-----
153,470 64	82,550 63	.54	44,719 96	.29	86,928 32	-----	-----
4,925,180 77	2,269,086 74	.66	1,583,460 33	.32	324,376 88	-----	-----
1,269,453 09	722,213 27	.57	373,753 80	.29	284,227 52	-----	-----
271,304 98	124,506 32	.68	38,917 94	.14	61,180 70	-----	-----
173,449 47	117,256 94	.68	18,925 08	.11	43,971 51	-----	-----
1,581,008 15	1,539,307 93	.80	689,256 48	.34	-----	194,727 96	-----
418,990 08	270,278 77	.65	167,176 48	.40	3,461 00	-----	-----
444,549 26	265,051 80	.60	145,806 46	.33	117,633 57	-----	-----
271,456 56	118,464 88	.44	52,593 41	.19	112,420 02	-----	-----
1,817,233 58	1,225,146 21	.73	562,403 60	.31	-----	31,175 95	-----
\$46,217,456 86	\$31,640,330 67	.68	\$14,805,677 68	.32	\$3,134,062 03	\$1,389,894 09	-----
8949,379 43	3738,501 22	.78	\$340,048 67	.36	\$21,805 62	\$94,768 71	\$68,000 00
82,232,287 25	76,390,322 96	.69	29,534,135 57	.36	2,240,551 02	3,764,114 68	4,969,869 25
46,217,456 86	31,640,330 67	.68	14,805,677 68	.32	3,134,062 03	1,339,894 09	-----
\$129,390,128 53	\$93,769,454 65	.68	\$44,679,362 22	.35	\$5,896,438 57	\$5,198,777 68	\$5,037,369 25
1,062,670 24	882,184 79	.83	324,792 06	.31	-----	183,914 66	49,525 55
\$120,461,793 77	\$99,651,639 64	.69	\$45,004,654 28	.34	\$5,396,438 87	\$5,382,692 34	\$5,087,194 80

TABLE IX.—Showing location and names of officers of the stock fire, fire marine and marine insurance companies authorized to do business in this State, and the names and residences of attorneys for companies of other states and countries upon whom process can be served.\*

Name and location.	Incor- porated.	Officers.		Attorneys.	
		President.	Secretary.	Name.	Residence.
Michigan companies.					
Detroit Fire and Marine, Detroit.....	1866	Wm. A. Moore.....	C. L. Andrews.....		
Grand Rapids Fire Insurance Co., Grand Rapids.....	1882	J. W. Champlin.....	W. Fred McBain.....		
Michigan Fire and Marine, Detroit.....	1881	D. Whitney, Jr.....	F. H. Whitney.....		
Saginaw Valley, Saginaw.....	1888	W. S. Eddy.....	J. P. Sheridan.....		
Companies of other states.					
Admitted.					
Etta, Hartford, Conn.....	1859	William B. Clark.....	William H. King.....	George W. Chandler.....	Detroit.
Agricultural, Watertown, N. Y.....	1867	Jean R. Stebbins.....	H. M. Stevens.....	John C. Goodrich.....	Detroit.
American, Boston, Mass.....	1881	Francis Peabody.....	J. W. Field.....	Charles L. Clark.....	Detroit.
American, Newark, N. J.....	1880	F. H. Harris.....	J. H. Worden.....	Frank H. Blackman.....	Detroit.
American Central, St. Louis, Mo.....	1870	George T. Cream.....	Chas. Christensen.....	Julius Stoll.....	Detroit.
American Fire, New York, N. Y.....	1879	David Adeo.....	William Crollins.....	Jeremiah S. Vernor.....	Detroit.
American Fire, Philadelphia, Pa.....	1874	Thos. H. Montgomery.....	Richard Marie.....	L. H. Fox.....	Detroit.
Boylston, Boston, Mass.....	1879	George H. Balch.....	Washington Glover.....	Byron Whitaker.....	Detroit.
Broadway, New York, N. Y.....	1880	E. B. Magnus.....	George W. Jones.....	Peter Schulte.....	Detroit.
Buffalo German, Buffalo, N. Y.....	1880	Philip Becker.....	Oliver J. Eggert.....	Karl Schmemmann.....	Detroit.
Capital Fire, Concord, N. H.....	1892	Lyman Jackson.....	Charles L. Jackson.....	Lucian H. Fox.....	Detroit.
Citizens', New York, N. Y.....	1885	Edward A. Walton.....	Frank M. Parker.....	E. B. Merrifield.....	Lansing.
Citizens', Pittsburgh, Pa.....	1888	J. R. Snively.....	Howard Welch.....	Lucian H. Fox.....	Detroit.
Commerce, Albany, N. Y.....	1883	Garret A. Van Allen.....	E. Darwin Jenison.....	A. A. Seenger.....	Detroit.
Commonwealth, New York, N. Y.....	1886	M. M. Belding.....	Chas. S. Bartow.....	L. N. Pittman.....	Detroit.
Concordia Fire, Milwaukee, Wis.....	1886	J. H. Inbusch.....	Gustav Wollaegeer.....	H. A. Christiansen.....	Detroit.
Connecticut Fire, Hartford, Conn.....	1869	J. D. Browne.....	Charles R. Hart.....	Charles F. Peltier.....	Detroit.
Continental, New York, N. Y.....	1869	P. C. Moore.....	Edward Lansing.....	Ira Worcester.....	Detroit.
Cooper, Dayton, O.....	1888	W. P. Callahan.....	Charles W. Schenk.....	James T. Sterling.....	Detroit.
Delaware, Philadelphia, Pa.....	1890	Tattnall Paulding.....	Henry Lyburn.....	F. H. Whitney.....	Detroit.
Dwelling House, Boston, Mass.....	1880	Charles K. Nichols.....	Henry F. Perkins.....	Henry Ohms.....	Detroit.
Eagle Fire, New York, N. Y.....	1886	Alexander J. Clinton.....	Thomas J. Gaines.....	James A. Jones.....	Detroit.
Equitable Fire and Marine, Providence, R. I.....	1872	Fred W. Arnold.....	James E. Tillinghast.....	F. O. Davenport.....	Detroit.
Kureka Fire and Marine, Cincinnati, O.....	1867	F. H. Rothier.....	Adam Heuss.....	H. C. Klockiem.....	Lansing.
Farmers' Fire, York, Pa.....	1869	G. Edward Hersh.....	David Stricklor.....	Alfred Bunck.....	Detroit.

\* Service may also be had upon the commissioner or his deputy.

1880	Farragut Fire, New York, N. Y.	John E. Leddingwell	Samuel Darbee	J. C. Burton	Detroit.
1880	Firemen's, Newark, N. J.	John H. Kase	Charles Colyer	Charles L. Clark	Detroit.
1884	Fireman's Fund, San Francisco, Cal.	David J. Staples	Bernard Paymonville	George C. Cooper	Lansing.
1873	Fire Association of Philadelphia, Philadelphia, Pa.	E. C. Irvin	Benjamin T. Herkness	Thomas J. Reilly	Detroit.
1873	Fire Ins. Co. of the County of Philadelphia, Philadelphia, Pa.	Chas. E. Peck	E. A. Law pro tem.	Ira C. Worcester	Detroit.
1870	Franklin Fire, Philadelphia, Pa.	James W. McAllister	Era T. Cresson	Douglas Merrifield	Lansing.
1886	German, Freeport, Ill.	C. O. Collmann	William Trembor	Horace F. Cornell	Kalamazoo.
1872	German American, New York, N. Y.	Emil Oelbermann	James A. Silvey	Alex. A. Suenger	Detroit.
1885	German Fire, Pittsburgh, Pa.	H. E. White	F. L. Gross	R. H. Brown	Detroit.
1881	Germania Fire, New York, N. Y.	Hugo Schumann	Chas. Roykaver	Edwin R. Merrifield	Lansing.
1870	Girard Fire and Marine, Philadelphia, Pa.	Alfred S. Gillett	Edwin F. Merrill	Charles L. Clark	Detroit.
1887	Glens Falls, Glens Falls, N. Y.	J. L. Cunningham	E. A. Little	William A. Shinkman	Grand Rapids.
1886	Granite State Fire, Portsmouth, N. H.	Frank Jones	Alfred F. Howard	James A. Jones	Detroit.
1879	Greenwich, New York, N. Y.	Mason A. Stone	Walter B. Ward	Eber Ward	Detroit.
1884	Hanover Fire, New York, N. Y.	J. Remsen Lane	William Adams	E. B. Merrifield	Lansing.
1889	Hartford Fire, Hartford, Conn.	George L. Chase	Charles L. Roe	George W. Chandler	Detroit.
1889	Home, New York, N. Y.	Daniel A. Heald	William L. Sigelow	Aaron J. Sinclair	Grand Rapids.
1884	Insurance Company of North America, Philadelphia, Pa.	Charles Platt	Thomas B. Greene	Thomas J. Reilly	Detroit.
1875	Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	George G. Crowell	Greville E. Fryer	Byron Whitaker	Detroit.
1886	Manufacturers and Merchants', Pittsburgh, Pa.	Charles W. Batchelor	A. B. Earle	Peter Schulte	Detroit.
1886	Mechanics', Philadelphia, Pa.	Charles J. Gallagher	William T. Adair	A. P. Schulte	Detroit.
1873	Mercantile Fire and Marine, Boston, Mass.	George R. Rogers	Simon J. Martin	James T. Sterling	Detroit.
1873	Merchants', Newark, N. J.	G. Lee Stout	James Simpson	Henry C. Munson	Detroit.
1866	Merchants', Providence, R. I.	Wm. T. Barlow	J. R. Mullikin	Francis O. Davenport	Detroit.
1883	Milwaukee Mechanics', Milwaukee, Wis.	Christian Preusser	Adolf J. Cramer	Karl Schmenmann	Detroit.
1881	Mutual Fire, New York, N. Y.	J. C. Hattie	E. W. Durbow	Theodore H. Hinchman	Detroit.
1872	National Fire, Hartford, Conn.	James Nichols	E. G. Richards	Samuel H. Low	Lansing.
1875	Newark Fire, Newark, N. J.	John J. Henry	John C. McBride	Chas. L. Clark	Detroit.
1877	New Hampshire Fire, Manchester, N. H.	James A. Weston	Frank C. French	George W. Chandler	Detroit.
1882	New York Fire, New York, N. Y.	Augustus Colson	Charles A. Hull	A. O. Crozier	Grand Rapids.
1886	Niagara Fire, New York, N. Y.	Thomas F. Goodrich	Charles H. Post	E. R. Merrifield	Lansing.
1872	Northwestern National, Milwaukee, Wis.	Alfred Ames	John F. McGregor	J. S. Vernon	Detroit.
1872	Orient, Hartford, Conn.	Chas. B. Hitting	James C. Taintor	Chas. F. Felcier	Detroit.
1879	Pacific Fire, New York, N. Y.	Frank T. Simson	George Jeremiah	Francis O. Davenport	Detroit.
1871	Pennsylvania Fire, Philadelphia, Pa.	R. Dale Benson	W. Gardner Crowell	Thomas J. Reilly	Detroit.
1889	Phoenix, Brooklyn, N. Y.	George F. Sheldon	Charles H. Little	Ira Worcester	Detroit.
1889	Phoenix, Hartford, Conn.	D. W. C. Skilton	George H. Burdick	Francis O. Davenport	Detroit.
1880	Provident Mutual Fire, Chicago, Ill.	George W. Howell	F. L. Ballou	John Williams	Grand Rapids.
1872	Providence Washington, Providence, R. I.	J. H. DeWolf	E. L. Wason	Frank H. Whitney	Detroit.
1891	Queen Insurance Co. of America, New York, N. Y.	Jas. A. Macdonald	Geo. W. Birchell	J. S. Vernon	Detroit.
1883	Reading Fire, Reading, Pa.	Wm. A. Arnold	S. E. Arnold	James J. Clark	Detroit.
1861	Reliance, Philadelphia, Pa.	Thomas C. Hill	Chas. J. Wisler, Jr.	Ira Worcester	Detroit.

TABLE IX.—CONTINUED.—*Showing location and names of officers.*

Name and location.	Admitted.	Officers.		Attorneys.	
		President.	Secretary.	Name.	Residence.
Rochester German, Rochester, N. Y.	1872	Frederick Cook	H. F. Atwood	Oliver C. Kemp	Greenville.
Rockford, Rockford, Ill.	1891	John Lake	Chas. E. Sheldon	R. F. Harkenstein	Detroit.
Rutgers Fire, New York, N. Y.	1879	Edward B. Fellows	Henry C. Kreiser	James A. Jones	Detroit.
Security, Cincinnati, O.	1887	F. A. Rothier	Adam Banna	H. C. Klockstein	Lansing.
Security, New Haven, Conn.	1875	Chas. S. Leste	H. Mason	A. A. Seenger	Detroit.
Springfield Fire and Marine, Springfield, Mass.	1869	Andrew J. Wright	Sanford J. Hall	J. S. Vernor	Detroit.
Spring Garden, Philadelphia, Pa.	1886	William G. Warden	Clarence E. Parker	Byron Whitaker	Detroit.
St. Paul Fire and Marine, St. Paul, Minn.	1872	C. H. Bigelow	C. B. Gilbert	C. H. Osband	Lansing.
Teatonia Fire, Philadelphia, Pa.	1886	Eugene Fransen	Thomas Chamberlin	Peter Schulte	Detroit.
Teatonia Fire and Marine, Dayton, O.	1881	Edward Pape	J. Linxweller, Jr.	Lewis Atkins	Port Huron.
Traders, Chicago, Ill.	1872	E. Buckingham	R. J. Smith	Samuel H. Row	Lansing.
Union, Philadelphia, Pa.	1877	Charles S. Hollinshead	E. E. Dannels	F. O. Davenport	Detroit.
Union Fire, Buffalo, N. Y.	1875	George Sandrock	Alexander Martin	Karl Schmemmann	Detroit.
United Firemen's, Philadelphia, Pa.	1884	Robert B. Beath	Dennis J. Sweeny	Henry C. Munson	Detroit.
United States Fire, New York, N. Y.	1882	W. W. Underhill	W. H. Griffin	James A. Jones	Detroit.
Western, Pittsburgh, Pa.	1886	Alexander Nimick	William P. Herbert	Amos C. Blodget	Detroit.
Westchester Fire, New York, N. Y.	1872	George R. Crawford	John Q. Underhill	Joseph W. Bailey	Lansing.
Williamaburg City Fire, Brooklyn, N. Y.	1872	Marshall S. Driggs	Frederick H. Way	A. G. Lindsey	Detroit.



TABLE IX.—CONCLUDED.—Showing location and names of officers.

Name and location.	Admitted.	Managers Western Department.	Attorneys for Michigan.	Managers of the United States Branches.
<i>Companies of foreign governments.</i>				
Atlas Assurance, London, Eng.	1892		G. W. Chandler, Detroit	I. M. Newburger, Chicago.
British American Assurance Co., Toronto, Can.	1874		Rowell Mott, Lansing.	L. Allyn Wright, New York.
British and Foreign Marine (limited), Liverpool, Eng.	1885		Wm. H. Walls, Detroit	Thomas F. Goodrich, New York.
Caledonian, Edinburgh, Scot.	1880		Henry C. Munson, Detroit	Chas. Sewall, New York.
Commercial Union Assurance Co., London, Eng.	1872		Chas. F. Peltier, Detroit	
General Marine, Dresden, Sax.	1898		J. J. Clark, Detroit	Max Grundner, Philadelphia.
Guardian Life and Fire Assurance Co., London, Eng.	1878		Jeremiah S. Vernon, Detroit	Henry F. Rogers, New York.
Hamburg Fire and Marine Insurance Co., Hamburg, Ger.	1872		Jullius Spill, Detroit	F. O. Affeld, New York.
Imperial Fire, London, Eng.	1870		Edwin R. Merrifield, Lansing	F. J. Courtney, New York.
Lancashire, Manchester, Eng.	1872		Chas. F. Peltier, Detroit	E. Litchfield, New York.
Lion Fire, London, Eng.	1881		Edwin J. Booth, Detroit	Martin Bennett, Hartford, Conn.
Liverpool and London and Globe, Liverpool, Eng.	1882		A. G. Lindsay, Detroit	Henry W. Eaton, New York.
London Assurance Corporation, London, Eng.	1872		John G. Evans, Detroit	Chas. L. Case, New York.
London and Lancashire Fire, Liverpool, Eng.	1870		Frank H. Blackman, Detroit	Jeffery Beavan, New York.
Manchester Fire Assurance Co., Manchester, Eng.	1890		Rowell Mott, Lansing	W. W. Dudley, Chicago.
Manheim, Mannheim, Ger.	1887		Henry C. Munson, Detroit	Jas. Johnston, Riley, New York.
Marine (limited), London, Eng.	1887		James W. Miller, Detroit	F. A. White, New York.
North British and Mercantile, London, Eng.	1883		J. F. McSwen, Detroit	Sam. P. Blagden, New York.
Northern Assurance Co., London, Eng.	1876			Geo. W. Babb, Jr., New York.
Norwich Union Fire, Norwich, Eng.	1890		A. G. Lindsay, Detroit	J. Montgomery Hare, New York.
Palatine, Manchester, Eng.	1892		Francis O. Davenport, Detroit	William Wood, New York.
Phoenix Assurance Co., London, Eng.	1890		Francis J. Clark, Detroit	A. D. Irving, New York.
Prussian National, Stettin, Ger.	1881		Byron Whitaker, Detroit	Theo. W. Letton, Chicago.
Reliance Marine (limited), Liverpool, Eng.	1880		Henry McMorran, Port Huron.	Henry Despard, New York.
Royal, Liverpool, Eng.	1870		J. S. Vernon, Detroit	E. F. Beddell, New York.
Scottish Union and National, Edinburgh, Scot.	1881		F. O. Davenport, Detroit	Martin Bennett, Hartford, Conn.
Sea Insurance Co. (limited), Liverpool, Eng.	1880		Henry McMorran, Port Huron	William Bates, New York.
Standard Marine (limited), Liverpool, Eng.	1880		Parker & Millen, Detroit	Higgins, Cox & Barrett, N. York.
Sun Insurance Office, London, Eng.	1883		Lewis F. Margab, Detroit	J. J. Guille, New York.
Transatlantic Fire, Hamburg, Ger.	1878			E. Harbers, New York.
Union Assurance, London, Eng.	1892		F. O. Davenport, Detroit	Hall & Henshaw, New York.
Union Marine (limited), Liverpool, Eng.	1882		James M. Jones, Detroit	Jones & Whitlock, New York.
Western Assurance Co., Toronto, Can.	1872		James A. Jones, Detroit	J. J. Kenney, Toronto, Can.



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**STATISTICAL TABLES**

**COMPILED FROM ANNUAL STATEMENTS OF**

**MUTUAL FIRE INSURANCE COMPANIES**

**FOR THE YEAR 1893.**

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TABLE X.—*Exhibit of membership, risks and assessments of mutual fire and*

File number.	Name of company.	Date of incorporation.	Mem-	
			Number Dec. 31, 1892.	Increase during 1893.
Insuring farm property.				
50	Citizens' Mutual Fire Insurance Co. of Calhoun Co. ....	June 5, 1890	1,353	130
91	Citizens' Mutual Fire Insurance Co. of Jackson .....	March 15, 1893	405	405
32	Citizens' Mutual Fire Insurance Co. of Kalamazoo Co. ....	Feb. 3, 1874	1,031	73
25	Citizens' Mutual Fire Insurance Co. of Kent, Allegan and Ottawa Co's. ....	June 3, 1874	4,381	290
33	Citizens' Mutual Fire Insurance Co. of Oakland, Genesee and Shiawassee Co's. ....	April 28, 1874	3,142	872
66	Citizens' Mutual Fire Insurance Co. of Pulaaski .....	Sept. 30, 1886	478	52
67	Concordia Mutual Insurance Co. ....	April 14, 1886	784	125
42	Eastern Jackson Farmer's Mutual Insurance Co. ....	March 15, 1878	390	47
86	Farmers' Mutual Fire Ins. Co. of Alcona, Alpena and Montmorency Co's. ....	June 15, 1891	144	15
26	Farmers' Mutual Fire Ins. Co. of Allegan and Ottawa Co's. ....	May 25, 1870	3,025	250
22	Farmers' Mutual Fire Ins. Co. of Barry and Eaton Co's. ....	*Oct. 2, 1883	5,490	547
3	Farmers' Mutual Fire Ins. Co. of Berrien Co. ....	*May 1, 1890	3,059	1,029
12	Farmers' Mutual Fire Ins. Co. of Branch Co. ....	*Jan. 20, 1893	2,743	212
6	Farmers' Mutual Fire Ins. Co. of Calhoun Co. ....	*Feb. 3, 1892	2,578	394
16	Farmers' Mutual Fire Ins. Co. of Dowagiac, Cass Co. ....	*March 22, 1892	2,650	-----
76	Farmers' Mutual Fire Ins. Co. of Charlevoix, Emmet and Cheboygan Co's. ....	Dec. 3, 1888	307	6
17	Farmers' Mutual Fire Ins. Co. of Clinton Co. ....	*May 12, 1893	3,431	441
75	Farmers' Mutual Fire Ins. Co. of Gladwin, Midland and Clare Co's. ....	Aug. 30, 1888	96	-----
23	Farmers' Mutual Fire Ins. Co. of Grand Traverse, Antrim and Leelanaw Co's. ....	Nov. 9, 1875	1,009	173
9	Farmers' Mutual Fire Ins. Co. of Hillsdale Co. ....	*Jan. 7, 1889	4,169	361
8	Farmers' Mutual Fire Ins. Co. of Ingham Co. ....	*June 13, 1892	2,985	332
24	Farmers' Mutual Fire Ins. Co. of Ionia Co. ....	*Oct. 23, 1893	2,800	239
5	Farmers' Mutual Fire Ins. Co. of Jackson Co. ....	*Jan. 13, 1892	2,667	257
11	Farmers' Mutual Fire Ins. Co. of Kalamazoo Co. ....	*Feb. 17, 1893	1,945	232
14	Farmers' Mutual Fire Ins. Co. of Kent Co. ....	*March 18, 1893	2,235	470
7	Farmers' Mutual Fire Ins. Co. of Lenawee Co. ....	*May 16, 1892	6,651	1,082
90	Farmers' Mutual Fire Ins. Co. of Mackinac, Chippewa and Luce Co's. ....	July 1, 1892	288	71
87	Farmers' Mutual Fire Ins. Co. of Macomb Co. ....	Sept. 13, 1875	2,682	211
78	Farmers' Mutual Fire Ins. Co. of Manistee, Benzie and Mason Co's. ....	Aug. 12, 1889	897	150
81	Farmers' Mutual Fire Ins. Co. of Mecosta Co. ....	March 13, 1890	248	133
13	Farmers' Mutual Fire Ins. Co. of Monroe and Wayne Co's. ....	*June 1, 1893	6,245	506
44	Farmers' Mutual Fire Ins. Co. of Ottawa and Allegan Co's. ....	Oct. 19, 1877	948	138
47	Farmers' Mutual Fire Ins. Co. of Saginaw Co. ....	July 11, 1878	1,451	254
93	Farmers' Mutual Fire Ins. Co. of Schoolcraft, Delta and Menominee Co's. ....	July 27, 1893	-----	242
13	Farmers' Mutual Fire Ins. Co. of St. Joseph Co. ....	*March 11, 1893	1,524	135
21	Farmers' Mutual Fire Ins. Co. of Van Buren Co. ....	*March 30, 1875	783	242
53	Farmers' Northern Mutual Ins. Co. of Marquette, Delta and Menominee Co's. ....	March 12, 1890	157	83
80	Finlanders' Mutual Fire Ins. Co. of Houghton Co. ....	Jan. 7, 1890	146	13
20	Genesee County Farmers' Mutual Fire Ins. Co. ....	*July 21, 1893	4,340	269
69	German Baptist Brethren F. M. F. Ins. Co. of Barry, Ionia and Kent Co's. ....	May 7, 1887	910	151

\* Reincorporated.

tornado insurance companies of Michigan during the year ending December 31, 1893.

berahip.		Risks.				Asses- ments levied in 1893.	Average rate per cent.	File number.
Decrease during 1893.	Number Dec. 31, 1893.	In force Dec. 31, 1892.	Increase during 1893.	Decrease during 1893.	In force Dec. 31, 1893.			
196	1,784	\$2,903,840 00	\$174,305 00	\$362,495 00	\$2,725,650	\$7,516 55	.0028	50
6	399		287,845 00	6,550 00	281,195			91
97	1,007	1,857,622 00	144,530 00	159,970 00	1,842,182	2,541 43	.002	82
158	4,513	6,780,756 00	398,781 00	266,454 00	6,908,083	12,000 00	.002	35
517	2,497	2,240,234 00	870,299 00	549,132 00	3,561,401	7,722 00	.00214	23
19	506	720,195 00	67,055 00	43,065 00	744,185	713 90	.001	66
80	871	853,171 00	145,513 00	57,978 00	940,708	3,783 17	.004	67
21	416	723,152 00	76,930 00	36,875 00	763,707			42
2	157	180,935 00	13,100 00	500 00	192,535	186 10	.001	26
169	2,105	4,688,086 00	259,380 00	240,970 00	4,755,476	7,408 00	.00175	26
295	5,742	7,596,378 00	827,031 00	239,697 00	8,138,512	19,022 81	.0025	22
552	2,536	2,859,958 00	1,285,500 00	745,561 00	4,399,997	12,508 58	.008	3
125	2,230	4,622,820 00	272,100 00	244,950 00	4,850,970	4,405 33	.001	12
186	2,786	4,962,310 00	669,855 00	845,290 00	5,286,375	8,974 68	.0018	6
115	2,535	5,920,818 00		717,473 00	5,208,345	17,457 90	.008	16
11	302	307,355 00	8,450 00	12,800 00	303,005			76
143	3,749	4,229,760 00	959,834 00	223,213 00	4,966,381	11,546 78	.0025	17
10	88	106,575 00		5,870 00	100,705	800 00	.008	75
39	1,142	1,248,842 00	235,525 00	47,050 00	1,487,317		.004	38
137	4,293	7,698,354 00	587,766 00	382,632 00	7,898,486		.022	9
223	3,096	4,706,379 00	521,675 00	851,735 00	4,378,319	9,560 19	.002	8
168	2,271	5,090,592 00	401,173 00	289,940 00	5,251,825	5,993 03	.00125	24
106	2,808	5,233,827 00	539,280 00	477,116 00	5,255,941	15,782 94	.003	5
86	2,114	4,732,070 00	697,680 00	399,180 00	5,080,750	9,800 40	.002	11
270	2,425	5,515,907 00	709,923 00	490,142 00	5,785,628	10,993 55	.002	14
1,167	6,606	11,334,028 00	2,205,150 00	2,250,080 00	11,289,148	25,358 16	.0212	7
9	230	276,105 00	59,290 00	6,200 00	329,195	245 69	.001	90
280	2,613	4,062,290 00	342,326 00	277,992 00	4,146,624	8,101 17	.002	37
72	975	1,026,860 00	125,181 00	88,585 00	1,068,446	2,783 15	.004	78
21	280	291,641 00	150,080 00	33,872 00	407,829	1,699 24	.005	81
143	6,795	10,231,319 00	1,013,501 00	283,035 00	10,961,785	25,121 12	.0025	18
11	1,075	1,199,308 00	274,310 00	111,455 00	1,362,163	1,749 78	.0015	44
21	1,684	1,847,488 00	328,111 00	32,105 00	2,185,494	5,644 06	.008	47
8	284		262,063 00	11,300 00	271,655	561 91	.002	98
68	1,901	3,731,100 00	837,222 00	156,980 00	3,911,342	3,732 15	.001	13
67	908	1,142,690 00	342,535 00	60,300 00	1,425,125	480 02		21
82	157	72,250 00	46,725 00	28,285 00	90,690			33
18	146	120,740 00		1,295 00	119,445			80
180	4,479	7,082,573 00	551,717 00	542,498 00	7,044,797	17,313 13	.0025	20
31	1,030	1,215,321 00	218,952 00	70,780 00	1,361,493	3,185 88	.025	69

TABLE X.—CONCLUDED.

File number.	Name of company.	Date of Incorporation.	Mem-	
			Number Dec. 31, 1892.	Increase during 1893.
<i>Insuring farm property.</i>				
34	German Farmers' Mut. Fire Ins. Co. of Macomb and Wayne Co's.	March 16, 1874	2,174	157
45	German Farmers' Mutual Fire Ins. Co. of St. Clair Co.	March 19, 1878	1,455	32
57	German Farmers' Mutual Fire Ins. Co. of Sebawaing, etc.	March 6, 1882	569	118
1	German Farmers' Fire Ins. Co. of Washtenaw Co.	*Dec. 16, 1889	1,427	93
52	Ionia, Eaton and Barry Farmers' Mutual Fire Ins. Co.	May 28, 1881	1,483	22
28	Lapeer County Farmers' Mutual Fire Ins. Co.	March 24, 1871	2,084	539
10	Livingston County Mutual Fire Ins. Co.	*Jan. 24, 1893	2,537	237
27	Monitor Mutual Fire Insurance Co.	May 25, 1870	4,270	269
40	Patrons' Mutual Fire Insurance Co.	Oct. 13, 1876	2,138	303
29	People's Mutual Fire Ins. Co. of Ionia, Montcalm and Clinton Co's.	Nov. 13, 1871	1,146	591
61	Scandinavian Farmers' Mutual Fire Ins. Co. of Montcalm and Kent Co's.	Aug. 15, 1884	293	35
4	Shiawassee Mutual Fire Insurance Co.	*Aug. 15, 1891	2,634	285
31	Southern Washtenaw F. M. F. Insurance Co.	May 24, 1871	291	8
68	Swedish Farmers' Mutual Fire Ins. Co. of Osceola and Wexford Co's.	Feb. 21, 1887	204	26
26	Teutonia Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Co's.	May 4, 1875	922	37
15	Three Rivers F. M. F. Ins. Co. of St. Joseph Co.	*April 22, 1893	889	41
79	Tuscola County Farmers' Mutual Fire Ins. Co.	Sept. 10, 1889	1,504	787
2	Washtenaw Mutual Fire Insurance Co. of Washtenaw Co.	*Jan. 6, 1890	2,550	252
Totals.....			111,593	14,530
<i>Insuring other than farm property.</i>				
54	Michigan Millers' Mutual Fire Ins. Co.	Aug. 31, 1881	503	93
46	Mut. City and Village Fire Ins. Co. of Berrien, Cass and Van Buren Co's	Sept. 17, 1878	1,702	344
23	St. Joseph Co. Village Fire Ins. Co.	*Oct. 12, 1893	1,442	173
57	Michigan Mutual Fire Ins. Co. Lansing	Aug. 18, 1891	355	265
63	Michigan Mutual Tornado, Cyclone and Wind Storm Ins. Co.	April 21, 1885	2,540	2,670
65	Southern Michigan Mutual Tornado, Cyclone and Wind Storm Ins. Co.	March 24, 1885	154	5
85	Saginaw Valley Mutual Fire Ins. Co.	Aug. 29, 1890	602	1,220
Totals.....			7,297	4,770

\* Reincorporated.

† From corrected statement received April 17, 1894.

TABLE X.—CONCLUDED.

ber ship.		Risks.				Assess- ments levied in 1893.	Average rate per cent.	File number.
Decrease during 1893.	Number Dec. 31, 1892.	In force Dec. 31, 1892.	Increase during 1893.	Decrease during 1893.	In force Dec. 31, 1893.			
68	2,263	\$2,839,448 00	\$157,028 00	\$90,705 00	\$2,905,766	\$8,018 57	.001	34
42	1,445	2,280,669 00	84,848 00	81,121 00	2,284,426	5,673 00	.0025	45
18	669	846,761 00	253,969 00	85,307 00	1,017,522	2,943 83	.0082	57
39	1,451	3,535,965 00	237,840 00	143,155 00	3,680,650	6,243 55	.0023	1
112	1,898	1,888,018 00	24,596 00	141,805 00	1,766,011	4,405 74	.002	52
181	2,442	2,209,046 00	561,109 00	298,178 00	3,771,977	6,947 42	.002	28
116	2,708	4,828,439 00	407,296 00	345,437 00	4,890,317	11,506 53	.0025	10
161	4,378	9,316,467 00	539,798 00	408,918 00	9,449,335	13,406 08	.00145	27
111	2,230	2,948,465 00	294,115 00	149,465 00	3,098,115	6,006 11	.002	40
91	1,646	1,454,878 00	721,637 00	118,763 00	2,057,767	2,443 29	.002	29
10	317	380,418 00	67,459 00	9,411 00	438,466	1,270 72	.008	61
127	2,502	4,614,340 00	1,056,978 00	790,232 00	4,981,094	9,023 86	.002	4
11	288	705,700 00	25,075 00	37,800 00	692,975	570 00	.0009	31
6	224	160,431 00	21,945 00	3,209 00	179,167	330 64	.006	68
98	896	1,130,597 00	47,867 00	101,993 00	1,076,471	3,391 79	.003	26
42	835	1,630,730 00	70,269 00	91,086 00	1,599,963	3,221 27	.002	15
142	2,148	1,394,383 00	949,115 00	101,358 00	2,242,139	5,013 66	.001	79
89	2,712	4,950,055 00	459,135 00	250,620 00	5,158,590			2
7,284	118,823	\$178,923,093 00	\$22,802,225 00	\$13,723,396 00	\$158,008,520	\$358,234 68		
56	539	\$2,183,179 21	\$1,250,628 00	\$945,339 21	\$2,448,668	\$41,551 49		54
156	1,590	1,398,092 00	269,375 00	154,465 00	1,508,502	7,000 00	.004	46
82	1,538	1,497,737 00	153,555 00	86,940 00	1,588,342	5,158 21	.008	23
166	474	292,965 00	181,180 00	104,130 00	399,985			87
16	5,194	2,491,915 00	3,416,246 00	15,950 00	5,892,221			63
16	143	176,725 00	3,500 00	18,600 00	160,625	176 05	.0001	65
642	1,180	1,021,156 00	1,700,661 00	955,151 00	1,736,556	33,948 08		89
1,114	10,958	\$9,011,789 21	\$6,978,968 00	\$2,310,575 21	\$13,675,199	\$92,833 83		

TABLE XI.—Showing the nature of the resources and liabilities of the mutual fire and tornado insurance companies of Michigan for the year ending December 31, 1893.

File No.	Name of company.	Resources.				Liabilities.			
		Cash.	Assessments outstanding.	Miscellaneous.	Total resources.	Losses due and unpaid.	Due for borrowed money.	All other claims.	Total liabilities.
Insuring farm property.									
50	Citizens' Mutual Fire Insurance Co. of Calhoun Co.	295 49	\$378 74	\$9 07	\$433 30	\$2,436 56		\$467 25	\$2,903 90
91	Citizens' Mutual Fire Insurance Co. of Jackson	430 25	161 48	4,540 12	5,100 90			56 25	56 25
22	Citizens' Mutual Fire Insurance Co. of Kalamazoo Co.	1,63 34			1,263 34				
25	Citizens' Mutual Fire Ins. Co. of Kent, Allegan and Ottawa Co's	743 69	515 13	4,634 79	6,183 61	1,996 55	\$8,300 00		10,296 85
23	Citizens' Mutual Fire Insurance Co. of Oakland, Genesee and Shiawassee Co's	132 66	7,722 00	200 00	8,104 66	430 00	6,467 60	804 40	7,703 00
66	Citizens' Mutual Fire Insurance Co. of Pullaski	420 55	81 47		502 02				
67	Concordia Mutual Insurance Co.	106 40	1,157 16		1,263 56	933 55			932 85
43	Eastern Jackson Farmers' Mutual Insurance Co.	79 89	24 20		104 09				
56	Farmers' Mutual Fire Ins. Co. of Alcona, Alpena and Montmorency Co's	17 21	132 28		149 49			14 20	14 20
26	Farmers' Mutual Fire Ins. Co. of Allegan and Ottawa Co's	257 21	500 00		757 21	2,132 83	900 00		4,033 83
23	Farmers' Mutual Fire Ins. Co. of Barry and Eaton Co's	246 60	16,940 43	153 02	17,440 05	4,216 25	12,008 18	994 26	18,083 63
67	Farmers' Mutual Fire Ins. Co. of Berrien Co.	867 54			4,697 54	516 00	7,300 00	295 10	8,002 10
12	Farmers' Mutual Fire Ins. Co. of Branch Co.	292 50	4,406 33		4,697 83	3,093 00		300 00	3,398 00
6	Farmers' Mutual Fire Ins. Co. of Calhoun Co.	630 53	87 73		708 26			245 99	245 99
16	Farmers' Mutual Fire Ins. Co. of Dowagiac, Cass Co.	20 27	686 15		706 42	1,242 38	5,744 11	1,000 00	7,986 49
76	Farmers' Mutual Fire Ins. Co. of Charlevoix, Emmet and Cheboygan Co's	48 00			43 00	972 61		1 25	973 86
17	Farmers' Mutual Fire Ins. Co. of Clinton Co.	1,335 17	404 26		1,739 43	4,363 54			4,363 54
75	Farmers' Mutual Fire Ins. Co. of Gladwin, Midland and Clare Co's	763 60	763 60		763 60	708 00		200 00	968 00
28	Farmers' Mutual Fire Ins. Co. of Grand Traverse, Antrim and Leelanaw Co's								
9	Farmers' Mutual Fire Ins. Co. of Hillsdale Co.	1,140 59	238 04		1,378 63				
8	Farmers' Mutual Fire Ins. Co. of Ingham Co.	476 95	247 96		724 91	4,275 96			4,275 96
24	Farmers' Mutual Fire Ins. Co. of Ionia Co.	639 65	540 90		1,200 55	1,375 00	2,870 00		4,245 00
5	Farmers' Mutual Fire Ins. Co. of Jackson Co.	131 25	61 32		192 57		9,757 60	158 60	9,916 20
11	Farmers' Mutual Fire Ins. Co. of Kalamazoo Co.	670 00	7,103 46	53 07	7,831 53	6,100 00	243 58	60 00	6,403 53
14	Farmers' Mutual Fire Ins. Co. of Kent Co.	768 74	21 60		787 34	1 92			1 92
7	Farmers' Mutual Fire Ins. Co. of Lenawee Co.	213 63	559 96		773 59	5,499 46			5,499 46
90	Farmers' Mutual Fire Ins. Co. of Mackinac, Chippewa and Luce Co's	7,366 58	17,991 58	707 54	26,155 70		31,673 86		31,673 86
57	Farmers' Mutual Fire Ins. Co. of Macomb Co.	65 66	4 89		70 55	20 00			385 25
77	Farmers' Mutual Fire Ins. Co. of Manistee, Benzie and Mason Co's	22 13	117 54	200 00	233 74		5,800 00		5,800 00
81	Farmers' Mutual Fire Ins. Co. of Mecosta Co.	72 66	221 06		293 74	645 00	1,650 00	30 57	2,328 57
15	Farmers' Mutual Fire Ins. Co. of Monroe and Wayne Co's	154 29	11 55		165 84				
16	Farmers' Mutual Fire Ins. Co. of Monroe and Wayne Co's	5,110 70	13,434 86		18,545 56	2,559 06	16,460 00		19,009 06



44	Farmers' Mutual Fire Ins. Co. of Ottawa and Allegan Co's.	2,661 11	78 78	49 51	2,740 40	300 00	1,534 60	89 75	389 75
45	Farmers' Mutual Fire Ins. Co. of Saginaw Co.	1,197 68	780 28	22 54	1,970 70	1,129 00		280 00	8,008 00
46	Farmers' Mutual Fire Ins. Co. of Schoolcraft, Delta and Monmouth Co's.		324 16		459 45	942 88			942 88
47	Farmers' Mutual Fire Ins. Co. of St. Joseph Co.	185 49	87 97		14,606 42			217 00	14,823 42
48	Farmers' Mutual Fire Ins. Co. of Van Buren Co.	426 71	96 66		523 39				
49	Farmers' Northern Mutual Ins. Co. of Marquette, Delta and Menominee Co's.			2,045 80	2,045 80			48 81	48 81
50	Finlandese Mutual Fire Ins. Co. of Houghton Co.	4,509 13	18,468 66		4,509 13		553 56	3,362 25	18,022 17
51	Genesee County Farmers' Mutual Fire Ins. Co.				18,468 66				
52	German Baptist Brethren F. M. F. Ins. Co. of Barry, Ionia and Kent Co's.	68 36	3,118 98		8,176 14		3,398 00	185 67	8,413 87
53	German Farmers' Mut. Fire Ins. Co. of Macomb and Wayne Co's	61 63	53 86		114 04		6,898 11		6,989 11
54	German Farmers' Mutual Fire Ins. Co. of St. Clair Co.	873 94	1,457 89		2,838 34	3,082 90	1,450 00	244 00	4,746 90
55	German Farmers' Mutual Fire Ins. Co. of St. Joseph Co.	41 30	10 19		51 49				
56	German Farmers' Mutual Fire Ins. Co. of Sebastian, etc.	41 30	10 19		51 49				
57	German Farmers' Fire Ins. Co. of Washienaw Co.	38 26	186 01		194 27	1,314 00			1,311 00
58	Ionia, Eaton and Barry Farmers' Mutual Fire Ins. Co.		1,764 50	285 52	2,050 02	6 96	10,947 17	997 85	11,952 08
59	LaSalle County Farmers' Mutual Fire Ins. Co.	918 25	1,044 80	43 28	2,004 42		1,516 70	400 00	1,916 70
60	Livingston County Mutual Fire Ins. Co.	1,532 71	13,405 08		13,757 61	682 50			682 50
61	Monitor Mutual Fire Insurance Co.	862 58	294 56	150 00	13,757 61	13,813 40		563 56	14,776 94
62	Patrons' Mutual Fire Insurance Co.	65 57	73 80		144 59		3,862 55		3,862 55
63	People's Mutual Fire Ins. Co. of Ionia, Montcalm and Clinton Co's.				138 87		2,880 00		2,880 00
64	Scandinavian Farmers' Mutual Fire Ins. Co. of Montcalm and Kent Co's.	550 52	18 27		568 79				
65	Shiawassee Mutual Fire Insurance Co.	99 90			99 90			766 13	766 13
66	Southern Washienaw F. M. F. Insurance Co.	207 11	63 20		270 31	216 66	40 00		256 66
67	Swedish Farmers' Mut. Fire Ins. Co. of Oscoda and Wexford Co's.	373 55	156 55		530 18				
68	Tentonia Farmers' Mut. Fire Ins. Co. of Macomb and Wayne Co's	30 23	90 22		90 22	1,663 09	463 51	141 58	2,300 40
69	Three Rivers F. M. F. Ins. Co. of St. Joseph Co.	61 80	112 82		174 72			86 75	2,387 43
70	Tuscola County Farmers' Mutual Fire Ins. Co.	850 45	489 09		1,339 54	330 00	1,550 00	75 00	1,935 00
71	Washienaw Mutual Fire Insurance Co. of Washienaw Co.	114 61	19 65		134 26				
Totals		\$38,311 84	\$116,720 20	\$13,683 35	\$168,700 39	\$96,261 99	\$196,325 83	\$12,457 09	\$345,044 91
54	Michigan Millers' Mutual Fire Ins. Co.	\$18,308 68	\$230 86	\$324,006 26	\$842,545 82	\$9,492 17		\$9,354 86	\$18,317 08
46	Mt. City and Village Fire In- Co. of Berrien, Cass and Van Buren Co's.	400 74	289 70		680 44	575 00	\$5,624 30	564 15	6,199 30
23	St. Joseph Co. Village Fire Ins. Co.	66 78	5,193 76		5,259 49	4,396 10			4,980 36
87	Michigan Mutual Fire Ins. Co., Lansing	729 40	7,869 54		8,598 94			859 96	859 96
82	Michigan Mutual Tornado, Cyclone and Wind Storm Ins. Co.	1,423 41	3,065 67		4,519 08				
85	Southern Michigan Mut. Tornado, Cyclone and Wind Storm Ins. Co.	57 97			57 97	5 00			5 00
86	Saginaw Valley Mutual Fire Ins. Co.	4,640 00	91,298 66		95,908 66	3,225 58		18,688 15	21,866 73

TABLE XII.—Showing sources of receipts during the year 1893 of the mutual fire and tornado insurance companies of Michigan.

	Name of company.	Cash bal- ances at commence- ment of year.	Cash premi- ums.	From as- sess- ments lev- ied during the year.	From as- sessments levied dur- ing prior years.	From fees and per cent- ages.	From loans.	From other sources.	Total cash receipts during the year.
Insuring farm property.									
50	Citizens' Mutual Fire Insurance Co. of Calhoun Co.	\$12 40	\$1,032 00	\$7,187 76	\$269 85	\$160 24			\$7,590 35
91	Citizens' Mutual Fire Insurance Co. of Jackson			2,541 42		354 00			1,376 00
32	Citizens' Mutual Fire Insurance Co. of Kalamazoo Co.	3,519 35		755 42	1,123 34	144 00		\$433 08	6,937 35
35	Citizens' Mutual Fire Ins. Co. of Kent, Allegan and Ottawa Co's.	619 50			6,267 11	762 50		149 35	14,185 26
38	Citizens' Mutual Fire Ins. Co. of Oakland, Genesee & Shiawassee Co's.	25 73				2,444 67		5,908 06	14,080 57
66	Citizens' Mutual Fire Insurance Co. of Pulaski	652 53		632 43	172 30	39 00	\$100 00	24 79	1,621 25
67	Concordia Mutual Insurance Co.	112 75		2,646 01		279 27		95	3,039 01
42	Eastern Jackson Farmers' Mutual Insurance Co.	48 42			7 00	80 90		87 90	126 22
86	Farmers' Mutual Fire Ins. Co. of Alpena, Alpena & Montmorency Co's.	70 64		13 83	778 95	310 77		8 90	1,066 06
23	Farmers' Mutual Fire Ins. Co. of Allegan and Ottawa Co's.	985 55	714 72	6,905 96				6,972 30	16,550 57
22	Farmers' Mutual Fire Ins. Co. of Barry and Eaton Co's.	1,376 10	242 62	2,053 36	15,156 21	880 50	12,748 18	337 08	33,248 02
3	Farmers' Mutual Fire Ins. Co. of Berrien Co.	629 46		11,836 24	226 46	257 25	11,500 00	461 96	24,911 49
12	Farmers' Mutual Fire Ins. Co. of Branch Co.	39 16			12,425 79	213 00		245 35	13,933 30
6	Farmers' Mutual Fire Ins. Co. of Calhoun Co.	1,082 62		8,856 93	4 56	372 87		102 32	10,449 30
16	Farmers' Mutual Fire Ins. Co. of Dowagiac, Cass Co.	30 34		16,726 83	945 00	4,880 31	5,744 11	227 05	27,933 63
76	Farmers' Mutual Fire Ins. Co. of Charlevoix, Emmet & Cheboygan Co's.	42 85	8 70		39 50				90 55
17	Farmers' Mutual Fire Ins. Co. of Clinton Co.	1,769 68		10,028 27	208 13				12,006 06
75	Farmers' Mutual Fire Ins. Co. of Gladwin, Midland and Clare Co's.			50 40		4 90			55 30
88	Farmers' Mutual Fire Ins. Co. of G'd Traverse, Antrim & Leelanaw Co's.	740 30	235 52	5,106 13		298 05			6,376 90
9	Farmers' Mutual Fire Ins. Co. of Hilledale Co.	1,378 96		16,331 71	42 96	861 00		11,687 00	29,801 56
8	Farmers' Mutual Fire Ins. Co. of Ingham Co.	1,227 41		8,914 18	348 83	475 00	6,320 00	50 00	17,235 42
24	Farmers' Mutual Fire Ins. Co. of Ionia Co.	252 38		5,928 71	71 91	92 00	9,838 18	88 05	16,296 74
5	Farmers' Mutual Fire Ins. Co. of Jackson Co.	8 90		8,679 48	5,194 08		7,548 53	680 15	22,116 14
11	Farmers' Mutual Fire Ins. Co. of Kalamazoo Co.	5,144 42		9,665 80	6 80	294 00	2,000 00	501 61	17,563 13
14	Farmers' Mutual Fire Ins. Co. of Kent Co.	3,638 81	606 08	10,438 59	186 81	538 45		137 88	15,638 57
7	Farmers' Mutual Fire Ins. Co. of Leauwee Co.			7,366 58	25,308 96	675 98		22,469 90	55,321 50
90	Farmers' Mutual Fire Ins. Co. of Mackinac, Chippewa and Luce Co's.	141 82		240 88		64 78		275 90	722 78
37	Farmers' Mutual Fire Ins. Co. of Macomb Co.	16 92		7,953 63		167 02	5,900 00		14,069 57
78	Farmers' Mutual Fire Ins. Co. of Manistee, Benzie and Mason Co's.	12 49	124 27	3,479 24	132 73		1,680 00	34 53	5,433 36
81	Farmers' Mutual Fire Ins. Co. of Mecosta Co.	155 94	155 06	1,874 69		192 00		42 06	2,419 75
18	Farmers' Mutual Fire Ins. Co. of Monroe and Wayne Co's.	4,475 73		11,686 46	8,767 66	1,511 28	24,325 00	25 92	50,791 96
44	Farmers' Mutual Fire Ins. Co. of Ottawa and Allegan Co's.	1,427 64	205 64	1,671 00	47 50	239 50		36 00	3,327 78
47	Farmers' Mutual Fire Ins. Co. of Saginaw Co.	241 77	826 21	4,883 73	280 15	331 00	3,716 98	1 50	11,093 40
53	Farmers' Mutual Fire Ins. Co. of Schoolcraft, Delta & Menominee Co's.		233 95	240 75		393 00			888 20
13	Farmers' Mutual Fire Ins. Co. of St. Joseph Co.	125 41		3,669 11	1 00	366 08			4,094 60
21	Farmers' Mutual Fire Ins. Co. of Van Buren Co.	1,732 88		358 38	116 62				2,232 83

53	Farmers' Northern Mut. Ins. Co. of Marquette, Delta & Menominee Co's	138 97	324 44	11,553 07	86 00	150 10	1,233 51
54	Farmers' Mutual Fire Ins. Co. of Houston Co.	2,003 23	1,780 31	73 00	155 23	1,426 25	1,426 25
55	German County Farmers' Mutual Fire Ins. Co.	54 95	150 65	3,013 57	319 80	3,175 45	1,198 51
56	German Baptist Brethren F. M. F. Ins. Co. of Barry, Ionia & Kent Co's	695 09				180 00	
57	German Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Co's	367 55		4,214 61	1,477 30	3,831 60	10,418 07
58	German Farmers' Mutual Fire Ins. Co. of St. Clair Co.	331 14	312 49	2,933 14	3 50	23 83	8,413 30
59	German Farmers' Mutual Fire Ins. Co. of Suberwal, etc.	17 25		8,086 54	319 00	77 27	11,175 16
60	German Farmers' Mutual Fire Ins. Co. of Washtenaw Co.	298 12		2,654 69		2 50	22,515 04
61	Ionia, Eaton and Barry Farmers' Mutual Fire Ins. Co.	1,373 20		5,908 53	1,704 64	43 23	9,080 04
62	Lapeer County Farmers' Mutual Fire Ins. Co.	612 07	353 30	11,879 81	10 01	900 00	13,452 12
63	Livingston County Mutual Fire Ins. Co.	15 35		14,539 53	619 50	699 32	15,397 00
64	Monitor Mutual Fire Ins. Co.		863 24	5,710 53	486 50	3,583 55	11,900 84
65	Patrons' Mutual Fire Ins. Co. of Ionia, Montcalm and Clinton Co's	37 03		2,399 99	98 13	101 00	4,000 30
66	People's Mutual Fire Ins. Co. of Ionia, Montcalm and Clinton Co's	702 45	334 43	1,263 45	90 00	97 70	2,142 61
67	Scandinavian Farmers' Mutual Fire Ins. Co. of Montcalm and Kent Co's	104 24		9,023 86	375 05	182 11	10,019 79
68	Shlawassee Mutual Fire Ins. Co.		25 10	538 10	10 30	40 00	697 25
69	Southern Washtenaw Farmers' Mutual Fire Ins. Co.	241 46		174 09	100 13	16 49	694 65
70	Swedish Farmers' Mutual Fire Ins. Co. of Osceola and Wexford Co's	26 46		2,894 27			2,890 73
71	Trentonia Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Co's			3,108 45	121 00		3,229 45
72	Three Rivers Farmers' Mutual Fire Ins. Co. of St. Joseph Co.	3,338 35	5,903 49	2,108 45	736 00	579 55	9,967 40
73	Tuscola County Farmers' Mutual Fire Ins. Co.	235 52		4,904 01	1 04	4,750 00	10,541 60
74	Washtenaw Mutual Fire Ins. Co. of Washtenaw Co.						
<b>Totals</b>		\$44,491 05	\$14,458 43	\$385,253 53	\$30,396 24	\$180,157 16	\$681,205 85
<i>Insuring other than farm property.</i>							
54	Michigan Millers' Mutual Fire Ins. Co.	\$30,904 55	\$23,236 79	\$41,330 61		\$14,634 74	\$110,135 99
46	Mt. City and Village Fire Ins. Co. of Berrien, Cass and Van Buren Co's	159 47		6,670 66		21 00	16,777 54
23	St. Joseph Co. Village Fire Ins. Co.	90 83		4,747 43	\$9 91	63 23	5,094 13
57	Michigan Mutual Fire Ins. Co. of Lansing	852 19	1,033 63		\$154 60		2,784 87
63	Michigan Mutual Tornado, Cyclone and Wind Storm Ins. Co.	430 56	3,416 24		2,670 00	4,940 17	11,465 97
65	Southern Michigan Mutual Tornado, Cyclone and Wind Storm Ins. Co.	26 33		156 45	5 05	128 30	188 43
56	Saginaw Valley Mutual Fire Ins. Co.		38,948 08				\$9,076 23
<b>Totals</b>		\$32,473 98	\$67,536 79	\$53,336 14	\$2,690 25	\$9,916 30	\$185,533 71

† From corrected statement, received April 17, 1894.

TABLE XIII.—*Mutual fire and tornado insurance companies of Michigan.—Disbursements, 1893.*

File No.	Name of company.	Loans paid.	Interest.	Salaries and fees.	Stationery, postage, printing, etc.	Miscellaneous.	Losses paid.			Total disbursements.
							Of 1893.	Of previous years.	Total.	
Insuring farm property.										
50	Citizens' Mutual Fire Insurance Co. of Calhoun Co.			\$350 64	\$164 80	\$233 20	\$6,030 91	\$408 81	\$6,438 22	\$7,494 96
51	Citizens' Mutual Fire Insurance Co. of Jackson			624 64	123 07	123 87	6 07		6 07	683 65
52	Citizens' Mutual Fire Insurance Co. of Kalamazoo Co.			986 00	41 72	196 88	4,446 91		4,446 91	5,874 01
53	Citizens' Mutual Fire Insurance Co. of Kent, Allegan and Ottawa Co's.		\$595 71	2,201 81	549 53	519 35	9,300 77		9,300 77	13,437 17
54	Citizens' Mutual Fire Insurance Co. of Oakland, Genesee and Shiawassee Co's.		147 95	8,059 22	165 25	233 10	5,543 19	162 50	5,705 69	14,447 91
55	Citizens' Mutual Fire Insurance Co. of Pultski		60 60	59 00	13 15	4 35	156 00	867 60	1,023 60	1,200 70
56	Concordia Mutual Insurance Co.	100 00		505 74	68 17	41 30	1,171 84	1,125 07	2,296 91	2,912 13
57	Eastern Jackson Farmers' Mutual Insurance Co.			52 45	3 88		14 50	10 00	24 50	80 83
58	Farmers' Mutual Fire Ins. Co. of Alcona, Alpena and Montmorency Co's.			122 50	24 35	2 00				148 85
59	Farmers' Mutual Fire Ins. Co. of Allegan and Ottawa Co's.	8,320 90	266 21	1,786 74	175 58	109 45	4,541 19	1,293 25	5,834 45	16,353 36
60	Farmers' Mutual Fire Ins. Co. of Barry and Eaton Co's	12,593 10	420 23	2,512 12	346 15	496 55	14,259 51	2,241 74	16,501 25	32,301 42
61	Farmers' Mutual Fire Ins. Co. of Berrien Co.	8,006 00	473 06	921 13	243 48	55 85	9,706 38	5,108 54	14,814 92	24,911 49
62	Farmers' Mutual Fire Ins. Co. of Branch Co.			981 92	57 37	13 90	787 40	10,819 21	11,606 61	12,639 80
63	Farmers' Mutual Fire Ins. Co. of Calhoun Co.		155 70	1,194 12	154 92	239 16	5,746 00	2,343 18	8,089 18	9,239 43
64	Farmers' Mutual Fire Ins. Co. of Dowagiac, Cass Co. and Cheboygan Co's.	12,311 41		3,500 52	470 27	159 09	9,208 75	1,755 32	10,963 07	27,933 36
65	Farmers' Mutual Fire Ins. Co. of Charlevoix, Emmet and Cheboygan Co's.			45 10	1 90	55				47 35
66	Farmers' Mutual Fire Ins. Co. of Clinton Co.			922 01	179 77	408 55	9,190 28		9,190 28	10,700 91
67	Farmers' Mutual Fire Ins. Co. of Gladwin, Midland and Clare Co's.			10 00	5 30		40 00		40 00	55 30
68	Farmers' Mutual Fire Ins. Co. of Grand Traverse, Antrim and Leelanaw Co's.			791 65	123 20	193 67	4,322 45		4,322 45	5,236 30
69	Farmers' Mutual Fire Ins. Co. of Hillsdale Co.	11,977 19	332 96	1,977 80	192 85	192 67	13,123 74	1,521 40	14,645 14	29,324 61
70	Farmers' Mutual Fire Ins. Co. of Ingham Co.	6,620 11		910 65	59 09	766 17	8,309 75		8,309 75	16,095 77
71	Farmers' Mutual Fire Ins. Co. of Ionia Co.	4,550 15	122 92	871 90	235 38	318 71	10,003 33	83 75	10,087 08	16,185 49
72	Farmers' Mutual Fire Ins. Co. of Jackson Co.	10,339 24		644 50	87 10	1,421 89	8,195 41	753 00	8,948 41	21,446 14
73	Farmers' Mutual Fire Ins. Co. of Kalamazoo Co.	2,000 00	24 50	1,900 30	142 25	171 76	18,634 35	3 00	13,637 35	16,316 39
74	Farmers' Mutual Fire Ins. Co. of Kent Co.		290 68	1,983 91	231 02	172 83	7,226 41	5,450 56	12,677 00	15,374 04
75	Farmers' Mutual Fire Ins. Co. of Lenawee Co.		1,043 95	2,038 14	116 65	3,162 50	17,513 54	1,855 30	19,369 14	53,468 08
76	Farmers' Mutual Fire Ins. Co. of Mackinac, Chippewa and Lapeer Co's.	27,527 70		2,988 70	39 42					687 12
77	Farmers' Mutual Fire Ins. Co. of Macomb Co.	60 00		574 00	93 72	824 74	8,797 98	279 00	9,076 98	14,047 45
78	Farmers' Mutual Fire Ins. Co. of Manistee, Benzie and Mason Co's.	4,000 00	257 06	465 49	83 23	150 83	1,671 10		1,671 10	5,360 70
79	Farmers' Mutual Fire Ins. Co. of Mecosta Co.	2,905 15	85 40	486 60	124 51	2 50	1,639 75		1,639 75	2,265 86
80	Farmers' Mutual Fire Ins. Co. of Monroe and Wayne Co's.			3,502 27	274 95	219 80	19,304 89		19,304 89	45,681 28
81	Farmers' Mutual Fire Ins. Co. of Ottawa and Allegan Co's.	21,410 00	969 63	590 27	57 25	4 70	144 44	150 00	294 44	916 66

47	Farmers' Mutual Fire Ins. Co. of Saginaw Co.	980 76	94 40	143 05	4,448 40	1,116 87	5,564 77	9,900 87
48	Farmers' Mutual Fire Ins. Co. of Schoolcraft, Delta and Menominee Co's.	741 55	11 16	16 00	109 54	3,442 17	2,551 71	752 71
49	Farmers' Mutual Fire Ins. Co. of St. Joseph Co.	406 47	80 48	16 00	109 54	75 00	1,250 27	4,066 68
50	Farmers' Mutual Fire Ins. Co. of Van Buren Co.	471 62	79 95	4 88	1,175 27	75 00	1,250 27	1,806 12
51	Farmers' Northern Mutual Ins. Co. of Marquette, Delta and Menominee Co's.	697 70	33 62	21 90	649 00	649 00	649 00	1,402 22
52	Finlander's Mutual Fire Ins. Co. of Houghton Co.	191 16	48 85	51 28	134 67	134 67	134 67	425 46
53	Genesee County Farmers Mutual Fire Ins. Co.	1,890 87	510 63	498 45	7,184 05	2,880 00	10,144 05	12,961 55
54	German Baptist Brethren F. M. F. Ins. Co. of Barry, Ionia and Kent Co's.	377 05	57 20	64 24	2,066 00	960 00	3,016 00	6,426 30
55	German Farmers' Mut. Fire Ins. Co. of Macomb and Wayne Co's.	807 85	81 88	5 00	3,180 15	1,545 60	2,120 15	4,114 88
56	German Farmers' Mut. Fire Ins. Co. of St. Clair Co.	328 42	64 91	106 46	4,078 14	1,545 60	5,623 74	9,543 12
57	German Farmers' Mut. Fire Ins. Co. of Sebewaing, etc.	323 67	45 16	82 20	3,000 08	1,578 74	3,000 08	3,372 06
58	German Farmers' Fire Ins. Co. of Washtenaw Co.	641 44	156 14	82 20	5,162 88	1,578 74	6,741 62	11,136 90
59	Ionia, Eaton and Barry Farmers' Mutual Fire Ins. Co.	1,253 00	190 87	845 28	2,840 89	15 06	2,855 95	22,919 44
60	Lapeer County Farmers' Mutual Fire Ins. Co.	1,486 46	243 82	293 17	6,973 23	8,170 79	6,973 23	8,170 79
61	Livingston County Mutual Fire Ins. Co.	1,254 19	71 68	138 68	5,960 05	2,178 86	8,138 91	11,919 41
62	Monitor Mutual Fire Insurance Co.	1,678 21	107 60	138 68	5,960 05	2,178 86	8,138 91	11,919 41
63	Patrons' Mutual Fire Insurance Co.	1,270 30	217 38	1,841 04	7,008 88	545 08	7,553 96	15,544 47
64	People's Mutual Fire Ins. Co. of Ionia, Montcalm and Clinton Co's.	1,536 39	205 29	198 26	910 73	910 73	910 73	4,784 63
65	Scandinavian Farmers' Mutual Fire Ins. Co. of Montcalm and Kent Co's.	87 64	11 60	7 35	1,485 50	1,485 50	1,485 50	1,592 09
66	Shiawassee Mutual Fire Insurance Co.	1,593 28	180 91	2 26	7,553 10	605 33	8,158 43	9,919 87
67	Southern Washtenaw F. M. F. Insurance Co.	163 00	22 23	2 26	308 66	605 33	903 99	490 14
68	Swedish Farmers' Mutual Fire Ins. Co. of Oscoda and Wexford Co's.	154 00	28 14	3 20	136 73	136 73	136 73	321 07
69	Tenonia Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Co's.	688 69	37 50	75	1,591 80	1,591 80	1,591 80	2,860 51
70	Three Rivers F. M. F. Ins. Co. of St. Joseph Co.	230 85	304 16	415 08	4,817 72	1,231 83	1,231 83	3,087 15
71	Tuscola County Farmers' Mutual Fire Ins. Co.	3,212 77	131 60	97 33	5,432 87	480 00	4,952 87	8,064 01
72	Washtenaw Mutual Fire Ins. Co. of Washtenaw Co.	1,156 00	131 60	97 33	5,432 87	480 00	5,912 87	10,362 96
<b>Totals.</b>		\$35,565 68	\$7,234 80	\$14,491 82	\$263,489 11	\$97,757 80	\$361,276 91	\$602,922 28
<i>Insuring other than farm property.</i>								
54	Michigan Millers' Mutual Fire Ins. Co.	\$8,135 91	\$597 92	\$1,771 81	\$33,336 00	\$3,986 87	\$62,322 87	\$91,826 01
46	Mut. City and Village Fire Ins. Co. of Berrien, Cass and Van Buren Co's.	1,047 09	91 92	868 28	5,323 25	3,635 56	5,323 25	16,376 60
23	St. Joseph Co. Village Fire Ins. Co.	1,680 65	110 13	271 45	82 11	3,635 56	3,637 67	5,087 40
87	Michigan Mutual Fire Ins. Co., Lansing	1,190 05	89 69	136 11	689 62	689 62	689 62	2,055 47
62	Mich. Mut. Tornado, Cyclone and Wind Storm Ins. Co.	6,813 75	46 70	17 37	690 73	690 73	690 73	10,042 56
65	Southern Michigan Mut. Tornado, Cyclone and Wind Storm Ins. Co.	49 36	13 60	3,243 63	67 50	67 50	67 50	130 46
85	Saginaw Valley Mutual Fire Ins. Co.	8,006 25	18 60	3,243 63	16,845 72	330 00	17,495 72	35,745 60

TABLE XIV.—Register of mutual fire and tornado

File No.	Name of company.	Date of incorporation.
<i>Insuring farm property.</i>		
50	Citizens' Mutual Fire Ins. Co. of Calhoun Co.....	June 5, 1880.....
91	Citizens' Mutual Fire Ins. Co. of Jackson Co.....	March 15, 1886.....
33	Citizens' Mutual Fire Ins. Co. of Kalamazoo Co.....	February 3, 1874.....
26	Citizens' Mutual Fire Ins. Co. of Kent, Allegan and Ottawa Co's.....	June 8, 1874.....
23	Citizens' Mutual Fire Ins. Co. of Oakland, Genesee and Shiawassee Co's.....	April 28, 1874.....
66	Citizens' Mutual Fire Ins. Co. of Pulaski.....	September 30, 1886.....
97	Concordia Mutual Insurance Co.....	April 14, 1886.....
43	Eastern Jackson Farmers' Mutual Ins. Co.....	March 15, 1878.....
86	Farmers' Mutual Fire Ins. Co. of Alcona, Alpena and Montmorency Co's.....	June 15, 1891.....
26	Farmers' Mutual Fire Ins. Co. of Allegan and Ottawa Co's.....	May 25, 1870.....
22	Farmers' Mutual Fire Ins. Co. of Barry and Eaton Co's.....	*October 2, 1888.....
3	Farmers' Mutual Fire Ins. Co. of Berrien Co.....	*May 1, 1890.....
12	Farmers' Mutual Fire Ins. Co. of Branch Co.....	*June 20, 1893.....
6	Farmers' Mutual Fire Ins. Co. of Calhoun Co.....	*February 1, 1892.....
16	Farmers' Mutual Fire Ins. Co. of Dowagiac, Cass Co.....	*March 23, 1892.....
76	Farmers' Mutual Fire Ins. Co. of Charlevoix, Emmet and Cheboygan Co's.....	December 2, 1888.....
17	Farmers' Mutual Fire Ins. Co. of Clinton Co.....	*May 12, 1893.....
75	Farmers' Mutual Fire Ins. Co. of Gladwin, Midland and Clare Co's.....	August 30, 1888.....
28	Farmers' Mutual Fire Ins. Co. of Grand Traverse, Antrim and Leelanaw Co's.....	November 9, 1875.....
9	Farmers' Mutual Fire Ins. Co. of Hillsdale Co.....	*January 7, 1893.....
3	Farmers' Mutual Fire Ins. Co. of Ingham Co.....	*June 12, 1893.....
24	Farmers' Mutual Fire Ins. Co. of Ionia Co.....	*October 23, 1893.....
5	Farmers' Mutual Fire Ins. Co. of Jackson Co.....	*January 13, 1893.....
11	Farmers' Mutual Fire Ins. Co. of Kalamazoo Co.....	*February 17, 1893.....
14	Farmers' Mutual Fire Ins. Co. of Kent Co.....	*March 15, 1893.....
7	Farmers' Mutual Fire Ins. Co. of Leewards Co.....	*May 16, 1893.....
90	Farmers' Mutual Fire Ins. Co. of Mackinac, Chippewa and Luce Co's.....	July 1, 1892.....
37	Farmers' Mutual Fire Ins. Co. of Macomb Co.....	September 13, 1875.....
78	Farmers' Mutual Fire Ins. Co. of Manistee, Benzie and Mason Co's.....	August 13, 1889.....
81	Farmers' Mutual Fire Ins. Co. of Mecosta Co.....	March 13, 1890.....
18	Farmers' Mutual Fire Ins. Co. of Monroe and Wayne Co's.....	*June 1, 1893.....
44	Farmers' Mutual Fire Ins. Co. of Ottawa and Allegan Co's.....	October 19, 1877.....
47	Farmers' Mutual Fire Ins. Co. of Saginaw Co.....	July 11, 1878.....
94	Farmers' Mutual Fire Ins. Co. of Schoolcraft, Delta and Menominee Co's.....	July 27, 1893.....
13	Farmers' Mutual Fire Ins. Co. of St. Joseph Co.....	*March 11, 1893.....
21	Farmers' Mutual Fire Ins. Co. of Van Buren Co.....	*March 30, 1875.....
83	Farmers' Northern Mutual Ins. Co. of Marquette, Delta and Menominee Co's.....	March 12, 1890.....
80	Finlanders' Mutual Fire Ins. Co. of Houghton Co.....	January 7, 1890.....
20	Genesee County Farmers' Mutual Fire Ins. Co.....	*July 21, 1893.....
69	German Baptist Brethren F. M. F. Ins. Co. of Barry, Ionia and Kent Co's.....	May 7, 1897.....
34	German Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Co's.....	March 16, 1874.....
45	German Farmers' Mutual Fire Ins. Co. of St. Clair Co.....	March 19, 1878.....
57	German Farmers' Mutual Fire Ins. Co. of Sebewaling, etc.....	March 6, 1892.....
1	German Farmers' Fire Ins. Co. of Washtenaw Co.....	*December 16, 1890.....
53	Ionia, Eaton and Barry Farmers' Mutual Fire Ins. Co.....	May 23, 1891.....
28	Lapeer County Farmers' Mutual Fire Ins. Co.....	March 24, 1871.....
10	Livingston County Mutual Fire Ins. Co.....	January 24, 1893.....
37	Monitor Mutual Fire Ins. Co.....	May 25, 1870.....
40	Patrons' Mutual Fire Ins. Co.....	October 13, 1876.....
29	People's Mutual Fire Ins. Co. of Ionia, Montcalm and Clinton Co's.....	November 13, 1871.....
61	Scandinavian Farmers' Mutual Fire Ins. Co. of Montcalm and Kent Co's.....	August 15, 1894.....
4	Shiawassee Mutual Fire Ins. Co.....	*August 15, 1891.....
31	Southern Washtenaw Farmers' Mutual Fire Ins. Co.....	May 24, 1871.....

\* Reincorporated.

*insurance companies of Michigan for 1893.*

Names of officers.		Postoffice address of secretary.	Doing business in the counties of
President.	Secretary.		
Wm. Radford	W. D. Stone	Marshall	Calhoun.
Austin Blair	George S. Wilson	Jackson	Jackson, Hillsdale and Washtenaw.
E. U. Humphrey	Geo. E. Curtiss	Kalamazoo	Kalamazoo, Barry and Van Buren.
Charles D. Stebbins	Nathaniel Rice	Grand Rapids	Kent, Allegan and Ottawa.
D. H. Stone	John M. Baird	Holly	Oakland, Genesee and Shiawassee.
J. Bigelow	W. C. Wetmore	Concord	Jackson, Hillsdale and Calhoun.
John Meyer	John G. Weggel	Salsburg	Bay and Saginaw.
Porter A. Cady	Jerome B. Cadwell	Grass Lake	Jackson and Washtenaw.
John Wood	George E. Gillam	Harriaville	Alcona, Alpena and Montmorency.
W. F. Harden	Gordon L. Hicks	Allegan	Allegan and Ottawa.
S. W. Mapee	D. W. Rogers	Hastings	Barry and Eaton.
William B. Rough	Freeman Franklin	Buchanan	Berrien, Cass and Van Buren.
Geo. W. Van Aken	J. C. Plerce	Coldwater	Branch.
H. H. Garfield	H. N. McCormick	Marengo	Calhoun.
Charles H. Kimmerville	Cyrus Tuthill	Dowagiac	Cass, Berrien and Van Buren.
Jesse F. Carmien	P. J. Burns	Ayr	Charlevoix, Emmet and Cheboygan.
Robert Young	Richard Moore	St. Johns	Clinton and Gratiot.
James H. Monroe	Jno. M. Knox	Gladwin	Gladwin, Midland and Clare.
E. Bally	Wm. F. Hannaford	Solon	Grand Traverse, Antrim and Leelanaw.
R. J. Bullen	Alex. Hueston	Hillsdale	Hillsdale.
A. Milan Willett	O. F. Miller	Mason	Ingham.
Richard Townley	J. L. Fowle	Ionis	Ionis.
Henry Beckwith	Benj. Trumbull	Jackson	Jackson.
Samuel Langdon	E. A. Sykes	Kalamazoo	Kalamazoo.
J. M. Judson	Edward B. Clements	Ada	Kent.
John S. La Rue	Geo. R. Cochrane	Adrian	Lenawee.
Robert McKay	J. B. Clark	St. Ignace	Mackinac, Chippewa and Luce.
James Dodd	Wm. L. Dicken	Romeo	Macomb.
A. B. Knapp	John Griffin	Scottville	Manistee, Benzie and Mason.
C. J. Keeney	V. W. Bruce	Big Rapids	Mecosta.
Kasper Lahnis	Henry L. Stoffet	Flat Rock	Monroe and Wayne.
James Graham	Isaac Marsilje	Holland	Ottawa and Allegan.
John Sexton	James A. Slocum	Saginaw, W. S.	Saginaw.
John W. Harrison	Emeril Trudeau	Fayette	Schoolcraft, Delta and Menominee.
C. W. Young	L. A. Clapp	Centreville	St. Joseph.
Edward Sawbridge	E. L. Warner	Paw Paw	Van Buren.
John Blomqvist	Norwood Bowers	Stephenson	Marquette, Delta and Menominee.
D. W. Hiller	Alex. Leinonen	Calumet	Houghton and Keweenaw.
John M. Smith	J. H. Gotshall	Flint	Genesee.
Carl Jungel	S. D. Katherman	Woodland	Barry, Ionia and Kent.
Engelbert Schneider, Sr.	J. T. Weiss	Mt. Clemens	Macomb and Wayne.
John F. Ziegler	Jacob L. Keller	Casco	St. Clair.
Jacob J. Reichert	Henry Neuman	Sebewaing	Huron and Tuscola.
Nathan B. Hayes	Charles Brann	Ann Arbor	Washtenaw.
H. D. Rood	J. Warren Peake	Ionia	Ionia, Eaton and Barry.
A. M. Davis	C. B. Kidder	Almont	Lapeer.
Geo. D. Cowdin	E. D. Sargent	Howell	Livingston.
S. V. Walker	Washington E. Irish	Clarkston	Oakland.
Jao. E. Taylor	A. O. White	Framont	Newaygo, Muskegon and Oceana.
Hans Christensen	Thos. G. Stevenson	Ionia	Ionia, Montcalm and Clinton.
H. W. Bigelow	C. J. Nielsen	Gowen	Montcalm and Kent.
Amariah Hitchcock	Charles A. Whelan	Vernon	Shiawassee.
	Henry R. Palmer	River Raisin	Washtenaw.

TABLE XIV.—

File No.	Name of company.	Date of incorporation.
<i>Insuring farm property.</i>		
68	Swedish Farmers' Mutual Fire Ins. Co. of Osceola and Wexford Co's.....	February 21, 1887...
86	Teutonia Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Co.....	May 4, 1875.....
15	Three Rivers Farmers' Mutual Fire Ins. Co. of St. Joseph Co.....	*April 23, 1893.....
79	Tuscola County Farmers' Mutual Fire Ins. Co.....	September 10, 1899.....
2	Washtenaw Mutual Fire Ins. Co. of Washtenaw Co.....	*January 6, 1890.....
<i>Insuring other than farm property.</i>		
54	Michigan Millers' Mutual Fire Ins. Co.....	August 31, 1881.....
48	Mutual City and Village Fire Ins. Co. of Berrien, Cass and Van Buren Co's....	September 17, 1878.....
23	St. Joseph Co. Village Fire Ins. Co.....	*October 12, 1893.....
87	Michigan Mutual Fire Ins. Co., Lansing.....	August 18, 1891.....
62	Michigan Mutual Tornado, Cyclone and Wind Storm Ins. Co.....	April 21, 1885.....
65	Southern Michigan Mutual Tornado, Cyclone and Wind Storm Ins. Co.....	March 24, 1885.....
85	Saginaw Valley Mutual Fire Ins. Co.....	August 29, 1890.....

\* Reincorporated.



## CONCLUDED.

Names of officers.		Postoffice address of secretary.	Doing business in the counties of
President.	Secretary.		
John Carlson .....	Jones Carlson .....	Gilbert .....	Oceola and Wexford:
John Haltmier .....	Henry Lanco .....	G'd River Av., Detroit .....	Macomb and Wayne.
Geo. W. Fulkerson .....	J. M. Wetherbee .....	Three Rivers .....	St. Joseph, Cass and Kalamazoo.
W. J. Campbell .....	C. D. Petershans .....	Caro .....	Tuscola.
John F. Spafard .....	Wm. K. Childs .....	Ann Arbor .....	Washtenaw.
George W. Jenks .....	A. T. Davis .....	Lansing .....	Entire State.
T. G. Rix .....	Henry H. Porter .....	Dowagiac .....	Berrien, Cass and Van Buren.
Thomas G. Green .....	Samuel Crose .....	Centreville .....	St. Joseph.
C. F. Hammond .....	Chas. E. Garner .....	Lansing .....	Ingham, Jackson and Calhoun.
S. W. Mapes .....	D. W. Rogers .....	Hastings .....	Entire State.
J. W. Harrison .....	W. H. Van Buren .....	Centreville .....	Entire State.
W. C. McClure .....	J. P. Sheridan .....	Saginaw, E. S. ....	Entire State.

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**MICHIGAN**

**STOCK FIRE INSURANCE COMPANIES.**

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**ABSTRACTS**

**COMPILED FROM THE ANNUAL STATEMENTS, SHOWING THEIR  
CONDITION ON THE 31st DAY OF DECEMBER, 1893.**

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# DETROIT FIRE AND MARINE INSURANCE COMPANY.

## MICHIGAN.

HOME OFFICE, No. 90 GRISWOLD ST., DETROIT.

(Incorporated February 1, 1886; commenced business March 14, 1886.)

WM. A. MOORE, *President*,

CORY L. ANDREWS, *Secretary*.

### CAPITAL.

Capital stock paid..... \$400,000

### ASSETS.

Real estate (cost value, \$82,540.90) .....	\$71,471 65
Loans on bond and mortgage of real estate (first liens) .....	909,186 70
Interest due \$30,772.60, and accrued \$1,114.58 on said mortgage loans; total .....	31,887 18
Value of lands mortgaged .....	\$1,271.691
Buildings (insured for \$614,557) .....	1,049.532
Total value of mortgage premises .....	<u>\$2,321,213</u>

### STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
Fort Wayne & Belle Isle Railway Co. ....	\$25,000 00	\$25,500 00	
Au Sable, Mich. ....	7,000 00	7,000 00	
Totals (carried out at market value) .....	<u>\$32,000 00</u>	<u>\$32,500 00</u>	32,500 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$2,000 .....	300 00
Cash in company's principal office, \$3,193.30; cash in bank, \$53,423.76 .....	56,617 06
Interest due and accrued on stocks not included in "market value" .....	430 17
Interest due and accrued on collateral loans .....	3 44
Gross premiums in due course of collection .....	41,852 43
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks .....	4,396 30
Due from other companies for reinsurance on losses already paid .....	4,603 39
Aggregate amount of all the available assets of the company .....	<u>\$1,153,248 32</u>

### LIABILITIES.

Amount of unpaid losses (of which \$4,912.30 are resisted) .....	\$32,808 80
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$86,437 01
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	88,162 90
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks .....	<u>8,522 47</u>
Amount of reserve on all outstanding risks .....	178,122 38
Commissions and brokerage .....	7,422 66
Return premiums .....	2,626 67
Aggregate liabilities (except capital stock) .....	<u>\$220,980 51</u>

Surplus as regards policy holders .....	\$932,267 81
Capital stock .....	400,000 00
Surplus over capital .....	<u>\$532,267 81</u>

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount of cash received for premiums .....	\$284,961 89	\$61,202 25
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	55,015 18	17,116 46
	<u>\$229,946 63</u>	<u>\$44,085 79</u>
Net amount of cash actually received for premiums .....	\$274,032 47	
Interest received on bonds and mortgages .....	51,650 49	
Interest and dividends received on bonds and stocks, and from all other sources .....	7,740 63	
Rents .....	814 38	
Aggregate cash receipts .....	<u>\$334,237 97</u>	

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses .....	\$165,727 06	\$41,838 59
Net amount paid on losses (of which \$22,107.60 belonged to prior years) ..	\$207,565 65	
Cash dividends actually paid .....	40,000 00	
Paid or allowed during the year for commissions and brokerage .....	38,132 19	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....	22,082 60	
Paid state, national and local taxes, in this and other states .....	17,095 72	
All other disbursements, viz., miscellaneous .....	19,492 80	
Aggregate cash disbursements .....	<u>\$314,368 96</u>	

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892 .....	\$25,775,945	\$300,407 99	\$103,286	\$4,937 29
Written during the year .....	26,456,775	296,243 80	3,815,729	63,900 63
Total .....	\$52,132,720	\$596,651 79	\$3,919,015	\$67,837 91
Deduct expirations .....	24,258,228	269,438 49	3,723,200	59,815 44
In force at the end of the year .....	\$27,874,497	\$327,213 30	\$195,815	\$8,522 47
Net amount in force December 31, 1893 .....	\$27,874,497	\$327,213 30	\$195,815	\$8,522 47

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1896	One year or less .....	\$14,307,693	\$172,874 08	1-2	\$68,437 01
1891	Two years .....	14,000	104 22	1-4	25 06
1890		9,800	128 95	3-4	96 71
1891	Three years .....	3,288,837	36,486 24	1-6	6,072 70
1892		3,856,071	42,880 74	1-2	21,190 37
1893		4,283,553	47,106 87	5-6	39,255 70
1890		58,200	432 00	1-8	54 00
1891	Four years .....	58,700	415 88	3-8	155 95
1892		58,375	556 00	5-8	847 56
1893		24,550	170 62	7-8	149 29
1890		221,125	3,529 53	1-10	353 05
1890	Five years .....	261,421	4,145 55	3-10	1,319 66
1891		266,685	3,818 68	1-2	1,900 24
1892		456,776	6,409 56	7-10	4,486 69
1893		721,211	8,684 42	9-10	7,815 96
Totals .....		<u>\$27,874,497</u>	<u>\$327,213 30</u>		<u>\$169,599 91</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$5,788,263 88
Total amount of cash dividends declared since the company commenced business .....	691,000 00
Total amount of the company's stock owned by the directors at par value .....	101,600 00
Total amount loaned to officers and directors .....	18,500 00
Losses paid from organization to date .....	1,955,825 69
Dividends declared payable in stock from organization .....	250,000 00
Losses incurred during the year, fire, marine and inland .....	214,516 23

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	Fire risks.	Marine and inland risks.	Aggregate.
Fire, marine and inland risks taken .....	\$9,347,637 00	\$2,442,845 00	\$11,791,002 00
Premiums received .....	84,023 84	32,099 44	122,121 78
Losses paid .....	51,599 44	22,934 24	83,523 68
Total losses incurred during the year in the State of Michigan .....	61,925 81	36,158 71	98,184 52

## GRAND RAPIDS FIRE INSURANCE COMPANY.

## MICHIGAN.

## HOME OFFICE, GRAND RAPIDS.

(Incorporated, 1882; commenced business, November, 1882.)

J. W. CHAMPLIN, *President.*W. FRED McBAIN, *Secretary.*

## CAPITAL.

Capital stock paid ..... \$200,000 |

## ASSETS.

Real estate (cost value \$3,000) .....	\$3,000 00
Loans on bond and mortgage of real estate (first liens) .....	181,421 17
Interest due, \$1,314.19, and accrued, \$1,956.70, on said mortgage loans; total .....	3,270 89

Value of lands mortgaged .....	\$340,200 00
Buildings (insured for \$185,620.00) .....	\$18,000 00
Total value of mortgaged premises .....	\$658,200 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
City of Grand Rapids School .....	\$8,000 00	\$8,000 00	
Totals (carried out at market value) .....	\$8,000 00	\$8,000 00	8,000 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$178,962.50 .....	99,100 00
Cash in company's principal office, \$2,310.64; cash in bank, \$21,683.56 .....	23,994 20
Interest due and accrued on stocks not included in "market value" .....	33 33
Interest due and accrued on collateral loans .....	1,533 69
Gross premiums in due course of collection .....	26,023 89

Aggregate amount of all the available assets of the company ..... \$346,377 17 |

## LIABILITIES.

Amount of unpaid losses .....		\$7,726 18
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$59,987 18	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	53,534 84	
Amount of reserve on all outstanding risks .....		113,501 82
Commissions and brokerage .....		4,337 23
Aggregate liabilities (except capital stock) .....		<u>\$125,565 23</u>
Surplus as regards policy holders .....	\$220,811 94	
Capital stock .....	200,000 00	
Surplus over capital .....	<u>\$20,811 94</u>	

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums .....	\$230,002 59	
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	56,051 11	
Net amount of cash actually received for premiums .....		\$173,951 48
Interest received on bonds and mortgages .....		11,305 49
Interest and dividends received on bonds and stocks, and from all other sources .....		7,213 06
Receipts from all other sources .....		3,219 94
Aggregate cash receipts .....		<u>\$195,689 99</u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses .....	\$142,818 03	
Deduct amount actually received for salvages, \$2,939.55; reinsurance, \$9,897.68 .....	12,837 28	
Net amount paid on losses (of which \$8,182.10 belonged to prior years) ..		\$129,975 80
Cash dividends actually paid .....		12,000 00
Paid or allowed during the year for commissions and brokerage .....		43,377 44
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....		8,646 12
Paid state, national and local taxes, in this and other states .....		4,416 61
All other disbursements, viz., miscellaneous .....		12,233 02
Aggregate cash disbursements .....		<u>\$210,648 99</u>

## MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892 .....		\$16,875,755	\$209,290 48
Written during the year .....		17,321,634	230,002 59
Total .....		<u>\$34,197,389</u>	<u>\$439,293 07</u>
Deduct expirations .....		15,402,281	207,981 11
In force at the end of the year .....		\$18,795,108	\$231,251 96
Deduct amount reinsured .....		1,908,988	18,996 75
Net amount in force December 31, 1893 .....		<u>\$17,486,125</u>	<u>\$212,255 21</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893.....	One year or less .....	\$9,129,884	\$119,984 36	1-3	\$59,987 18
1892.....	Two years .....	36,540	350 09	1-4	87 53
1891.....		17,300	255 57	3-4	191 67
1891.....	Three years .....	1,713,338	18,031 37	1-6	3,005 23
1892.....		2,798,002	29,435 37	1-3	14,717 69
1893.....		3,154,549	34,632 70	5-6	28,960 55
1890.....		10,500	113 25	1-6	14 15
1891.....	Four years .....	800	7 75	2-8	2 88
1892.....		6,600	108 12	5-8	67 67
1893.....		29,450	306 38	7-8	269 80
1889.....		43,500	483 10	1-10	43 88
1890.....	Five years .....				
1891.....		110,812	1,554 59	1-3	777 30
1892.....		271,925	4,354 75	7-10	3,048 33
1893.....		161,360	2,715 11	9-10	2,448 59
Totals .....		\$17,486,125	\$212,285 21		\$113,501 33

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$1,239,374 00
Total amount of cash dividends declared since the company commenced business .....	70,000 00
Total amount of company's stock owned by the directors at par value .....	12,000 00
Total amount loaned to officers and directors .....	80,000 00
Losses paid from organization to date .....	623,044 00
Losses incurred during the year, fire .....	129,320 00
Loaned to stockholders not officers .....	\$1,900 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken .....	Fire risks.
Premiums received .....	\$6,110,513 00
Losses paid .....	72,544 80
Total losses incurred during the year in the State of Michigan .....	59,832 17
	58,133 78

## MICHIGAN FIRE AND MARINE INSURANCE COMPANY.

## MICHIGAN.

HOME OFFICE, 95 GRISWOLD STREET, DETROIT.

(Incorporated February, 1881; commenced business March, 1881.)

D. WHITNEY, JR., *President.*FRANK H. WHITNEY, *Secretary.*

## CAPITAL.

Capital stock paid .....\$400,000

## ASSETS.

Real estate (cost value, \$27,203.02) .....	\$27,203 02
Loans on bond and mortgage of real estate (first liens) .....	561,725 00
Interest due, \$11,752.02; and accrued, \$10,256.69, on said mortgage loans; total .....	22,008 71
Value of lands mortgaged .....	\$1,261,900 00
Buildings (insured for \$350,150) .....	554,900 00
Total value of mortgaged premises .....	\$1,816,800 00



## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
Cheboygan County .....	\$12,500 00	\$12,500 00	
Detroit city .....	10,025 00	10,025 00	
Marquette city .....	32,000 00	32,600 00	
Stock—			
People's Savings Bank .....	5,000 00	8,500 00	
Totals (carried out at market value) .....	\$59,525 00	\$64,625 00	\$64,625 00
Cash in company's principal office, \$3,297.08; cash in bank, \$14,286.18 .....			17,583 26
Interest due and accrued on stocks not included in "market value" .....			1,180 12
Gross premiums in due course of collection .....			71,936 04
Bills receivable <i>not matured</i> , taken for fire, marine, or inland risks .....			12,071 62
Aggregate amount of all the available assets of the company .....			\$778,332 77

## LIABILITIES.

Amount of unpaid losses (of which \$2,127.50 are resisted) .....		\$56,827 94
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$154,720 29	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	110,960 57	
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks .....	2,789 23	
Amount of reserve on all outstanding risks .....		274,470 08
Commissions and brokerage .....		10,174 14
Return premiums .....		10,532 77
Aggregate liabilities (except capital stock) .....		\$352,004 93
Surplus as regards policy holders .....	\$426,327 84	
Capital stock .....	400,000 00	
Surplus over capital .....	\$26,327 84	

## RECEIPTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.	
Gross amount of cash received for premiums .....	\$389,380 36	\$73,802 53	
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	141,681 47	12,639 84	
	\$247,698 89	\$61,162 69	
Net amount of cash actually received for premiums .....			\$457,841 58
Interest received on bonds and mortgages .....			36,015 89
Interest and dividends received on bonds and stocks, and from all other sources .....			4,161 89
Receipts from all other sources .....			842 95
Aggregate cash receipts .....			\$498,862 31

## DISBURSEMENTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.	
Gross amount actually paid for losses .....	\$363,067 53	\$74,539 47	
Deduct amount actually received for salvages .....	35,218 47	11,286 35	
	\$327,849 06	\$63,253 12	
Net amount paid on losses (of which \$41,326.70 belonged to prior years) .....			\$391,102 17
Cash dividends actually paid .....			16,000 00
Paid or allowed during the year for commissions and brokerage .....			86,721 94
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....			14,927 90
Paid state, national and local taxes, in this and other states .....			13,198 83
All other disbursements, viz., rents, agency expenses, exchange, etc. ....			46,590 19
Aggregate cash disbursements .....			\$568,541 03

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$42,994,679	\$352,500 91	\$178,363	\$6,574 86
Written during the year.....	40,885,718	524,712 92	4,334,504	61,316 93
Total.....	\$83,880,397	\$1,077,213 83	\$4,512,867	\$67,791 79
Deduct expirations.....	88,887,819	519,745 77	4,446,817	65,002 87
In force at the end of the year.....	\$44,993,078	\$357,468 06	\$66,050	\$2,789 23
Deduct amount reinsured.....	2,551,738	27,118 17		
Net amount in force December 31, 1893.....	\$42,441,340	\$530,349 89	\$66,050	\$2,789 23

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$32,159,843	\$309,440 58	1-3	\$154,720 29
1892.....	Two years.....	16,900	239 65	1-4	59 91
1891.....		25,975	376 88	3-4	282 06
1891.....	Three years.....	4,512,786	51,158 98	1-6	8,526 40
1892.....		5,287,836	60,675 08	1-3	30,337 54
1893.....		5,763,568	63,902 67	5-6	52,418 65
1890.....		23,880	304 55	1-8	38 07
1891.....	Four years.....	50,500	881 04	3-8	142 89
1892.....		40,200	315 37	5-8	197 10
1893.....		37,500	835 75	7-8	293 79
1890.....		490,582	6,463 16	1-10	646 21
1890.....	Five years.....	529,694	6,548 75	3-10	1,964 63
1891.....		702,963	8,925 16	1-3	4,461 58
1892.....		970,863	12,321 52	7-10	8,625 09
1893.....		724,070	9,980 75	9-10	8,984 67
Totals.....		\$42,441,340	\$530,349 89		\$271,630 86

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$4,800,154 00
Total amount of cash dividends declared since the company commenced business.....	166,000 00
Total amount of the company's stock owned by the directors at par value.....	216,050 00
Losses paid from organization to date.....	2,395,494 00
Losses incurred during the year, fire, marine and inland.....	415,153 47

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>	<i>Marine and inland risks.</i>	<i>Aggregate.</i>
Fire, marine and inland risks taken.....	\$7,380,909 00	\$1,908,503 00	\$9,289,412 00
Premiums received.....	108,202 94	47,951 07	156,154 01
Losses paid.....	78,567 07	65,881 50	139,448 57
Total losses incurred during the year in the State of Michigan.....	87,410 34	58,002 43	145,412 77

## SAGINAW VALLEY FIRE AND MARINE INSURANCE COMPANY.

MICHIGAN.

HOME OFFICE, SAGINAW, EAST SIDE.

(Incorporated May 3, 1893; commenced business May 3, 1893.)

W. S. EDDY, President,

J. P. SHERIDAN, Secretary.

## CAPITAL.

Capital stock paid..... \$100,000



## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
Written during the year .....	\$3,335,538 09	\$66,821 26
Deduct expirations .....	765,831 50	15,157 00
In force at the end of the year .....	\$2,619,756 59	\$51,663 57
Deduct amount reinsured .....	611,296 52	11,279 76
Net amount in force December 31, 1893 .....	<u>\$2,008,470 07</u>	<u>\$40,283 81</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893 .....	One year or less .....	<u>\$2,008,470 07</u>	<u>\$40,283 81</u>	<u>¼</u>	<u>\$30,141 90</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$55,876 50
Total amount of the company's stock owned by the directors at par value .....	100,000 00
Losses paid from organization to date .....	10,187 60
Losses incurred during the year, fire .....	14,069 23
Loaned to stockholders not officers .....	<u>16,000 00</u>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

<i>Fire risks taken</i>	<i>Fire risks.</i>
Premiums received .....	\$748,341 25
Losses paid .....	20,812 08
Total losses incurred during the year in the State of Michigan .....	<u>5,841 59</u>
	<u>7,516 72</u>

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# FIRE AND FIRE-MARINE INSURANCE COMPANIES

or

## OTHER STATES.

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### ABSTRACTS

Compiled from the Annual Statements of the Fire, Fire-Marine, and Marine  
Insurance Companies of other States, authorized to do  
business in the State of Michigan.

SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1893.

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# ETNA INSURANCE COMPANY.

CONNECTICUT.

HOME OFFICE, HARTFORD.

(Incorporated June, 1819; commenced business August 17, 1819.)

WILLIAM B. CLARK, *President*,

WILLIAM H. KING, *Secretary*.

Attorney for Michigan, GEORGE W. CHANDLER, of Detroit.

## CAPITAL.

Capital stock paid..... \$4,000,000

## ASSETS.

Real estate (cost value \$265,317.61).....	\$225,000 00
Loans on bond and mortgage of real estate (first liens) .....	36,000 00
Interest accrued on said mortgage loans.....	300 45
Value of lands mortgaged.....	\$37,000 00
Buildings (insured for \$25,500).....	28,000 00
Total value of mortgaged premises.....	\$75,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
United States Currency.....	\$100,000 00	\$111,000 00
Alabama State.....	10,000 00	10,100 00
Georgia State.....	25,000 00	27,500 00
Mississippi State.....	11,000 00	12,180 00
New Hampshire State.....	47,000 00	52,640 00
Rhode Island State.....	36,000 00	36,380 00
Tennessee State.....	22,000 00	17,250 00
Hartford county, Conn.....	5,000 00	5,000 00
Mecklenburg county, N. C.....	56,000 00	64,400 00
Talbot county, Ga., court house.....	11,000 00	11,350 00
Barkhamsted, Conn., town.....	1,000 00	1,000 00
Norwich, Conn., town.....	100,000 00	128,000 00
Pawtucket, R. I., town.....	100,000 00	104,000 00
Windsor Locks, Conn., town.....	10,000 00	10,600 00
Albina, Oregon, city boulevard.....	25,000 00	28,750 00
Americus, Ga., city public building and school.....	6,000 00	6,900 00
Bainbridge, Ga., city academy.....	8,000 00	8,800 00
Bloomington, Ill., city.....	10,000 00	10,100 00
Boston, Mass., city.....	50,000 00	51,500 00
Brooklyn, N. Y., city.....	9,000 00	9,720 00
Buffalo, N. Y., city.....	50,000 00	61,500 00
Cleveland, Ohio, city.....	25,000 00	25,250 00
Cincinnati, Ohio, city water.....	30,000 00	31,200 00
City of Sioux Falls, South Dakota, funding.....	25,000 00	25,000 00
Chicago, Ill., city.....	17,000 00	19,040 00
Columbus, Ohio, city improvement.....	38,000 00	40,280 00
Dallas City, Oregon, water.....	25,000 00	27,500 00
Dallas, Tex., city water and sewer.....	50,000 00	52,000 00
Dayton, Ohio, city street paving.....	25,000 00	28,125 00
Porteria, Ohio, city water.....	25,000 00	25,000 00
Fort Wayne, Ind., city.....	25,000 00	27,500 00
Glenville, Ohio, village.....	29,000 00	29,580 00
Greensboro, N. C., city school.....	21,000 00	25,200 00
Greenville, Ala., school.....	20,000 00	21,000 00
Hamilton, Ohio, city gas works.....	25,000 00	26,250 00
Hartford, Conn., city.....	51,000 00	55,080 00
Indianapolis, Ind., city.....	50,000 00	51,500 00
Kansas City, Kas., improvement.....	9,500 00	9,595 00
Kansas City, Kas., improvement.....	50,000 00	53,500 00
Lexington, Ky., city.....	50,000 00	52,500 00
Lockport, N. Y., city.....	25,000 00	28,000 00
Montreal, Canada, harbor.....	4,000 00	4,000 00
Newark, N. J., city.....	50,000 00	58,500 00
New Brunswick, N. J., city.....	20,000 00	20,500 00

## Bonds—

Par value. Market value.

New Brunswick, N. J., water	\$8,000 00	\$8,960 00
Ogden City, Utah, improvement	18,000 00	18,380 00
Port of Portland, Oregon, gold	50,000 00	54,000 00
Providence, R. I., city	50,000 00	56,000 00
Rahway, N. J., city	45,000 00	46,000 00
Richmond, Va., city	11,800 00	11,845 00
Richmond, Va., city	33,750 00	36,025 00
Roanoke, Va., city	30,000 00	31,500 00
Seattle, Wash., city	50,000 00	51,000 00
St. Louis, Mo., city gold	50,000 00	53,000 00
Superior, Wis., city	25,000 00	26,000 00
Toledo, Ohio, city special	12,000 00	14,690 00
Topeka, Kas., city funding	25,000 00	26,250 00
Urbana, Ohio, city	25,000 00	26,250 00
Chamber of Commerce Safety Vault, Chicago	35,000 00	36,750 00
Central Safety Deposit, Chicago	50,000 00	52,500 00
Toooma Safety Deposit, Chicago	50,000 00	55,000 00
North East School District, Hartford, Conn.	20,000 00	20,000 00
School District No. 2, Enfield, Conn.	4,000 00	4,000 00
School District No. 1, County of Pueblo, Col.	25,000 00	25,000 00
School District No. 24, Woodbridge, N. J.	8,000 00	8,400 00
State of Illinois, Mason & Tasewell drainage district	9,000 00	9,900 00
The Young Men's Christian Association, Wilmington, N. C.	20,000 00	20,000 00
Underwriters Protective Association of Newark, N. J.	1,000 00	1,000 00
Albany & Schoquehanna R. R., first consol. guar'd mortgage	50,000 00	64,500 00
Albany & Schoquehanna R. R., first consol. mortgage	50,000 00	58,500 00
Alabama Central R. R. first mortgage gold	25,000 00	27,500 00
Atchison, Colorado, & Pacific R. R. first mortgage	50,000 00	24,000 00
Akron & Chicago Junction R. R., first mortgage	25,000 00	25,750 00
Buffalo & Erie R. R., mortgage	46,000 00	51,080 00
Canadian Pacific Railway Co., land grant	100,000 00	110,000 00
Centralia & Chester R. R., first mortgage gold	25,000 00	28,750 00
Chesapeake & Ohio R. R. (Richmond & Allegheny Div.) 1st mortgage	25,000 00	21,500 00
Cleveland, Columbus, Cin. & Indianapolis R. R., S. F.	25,000 00	28,500 00
Cleveland, Columbus, Cin. & Indianapolis R. R., 1st consol.	60,000 00	75,980 00
Chicago, Burlington & Quincy R. R., consol.	77,000 00	94,825 00
Chicago, Burlington & Quincy R. R.	50,000 00	45,000 00
Chicago, Burlington & Quincy R. R., convertible	10,000 00	10,250 00
Chicago, Burlington & Quincy R. R. (Nebraska extension)	25,000 00	21,750 00
Chicago, Milwaukee & St. Paul R. R. (Chicago & Mil. Div.) 1st mortgage	75,000 00	94,500 00
Chicago, Milwaukee & St. Paul R. R. (Hastings & Dak. Div.) 1st mortgage	25,000 00	31,500 00
Chicago, Milwaukee & St. Paul R. R. (Iowa & Minn. Div.) 1st mortgage	10,000 00	12,000 00
Chicago, Milwaukee & St. Paul R. R. (Iowa & Dak. Div.) extension, 1st mortgage	10,000 00	12,900 00
Chicago, Milwaukee & St. Paul R. R. (Dubuque Div.) 1st mortgage	25,000 00	29,500 00
Chicago, Milwaukee & St. Paul R. R. (So. Minn. Div.) 1st mortgage	50,000 00	58,250 00
Chicago & Northwestern R. R. (Madison extension) 1st mortgage	30,000 00	39,900 00
Chicago & Northwestern R. R., S. F.	25,000 00	28,750 00
Chicago & Northwestern R. R., general consol., gold	50,000 00	61,000 00
Chicago & Northwestern R. R., consol. S. F.	50,000 00	69,500 00
Chicago, R. I. & Pacific R. R., mortgage	60,000 00	75,000 00
Chicago, R. I. & Pacific R. R., extension, 1st mortgage	100,000 00	102,000 00
Chicago & Western Indiana R. R., mortgage	84,000 00	85,760 00
Chicago & Western Indiana R. R., general mortgage, gold	75,000 00	88,500 00
Cincinnati, Dayton & Ironton R. R., gold	25,000 00	23,750 00
Cincinnati, Hamilton & Dayton R. R., gen. mortgage, gold	50,000 00	47,500 00
Cincinnati, Hamilton & Dayton R. R., consol. S. F.	82,000 00	88,400 00
Columbus & Toledo R. R., second mortgage	14,000 00	15,400 00
Connecticut River R. R., convertible scrip	15,000 00	15,000 00
Dayton & Western R. R., mortgage	28,000 00	31,080 00
Delaware & Hudson Canal Co., mortgage	30,000 00	31,200 00
Delaware & Hudson Canal Co. (Penn. Div.) mortgage	25,000 00	34,750 00
Flint & Pere Marquette R. R., first consolidated mortgage	25,000 00	24,500 00
Flint & Pere Marquette R. R. (Pt. Huron Div.) first mtg.	25,000 00	24,250 00
Harlem River & Port Chester R. R., first mortgage	100,000 00	125,000 00
Harlem River & Port Chester R. R., "	50,000 00	57,500 00
Indiana & Lake Michigan R. R., "	50,000 00	52,500 00
Iowa Midland R. R., first mortgage	25,000 00	29,250 00
Kansas Pacific R. R., first consol. mortgage	25,000 00	28,000 00
Kankuk & Des Moines R. R., first mortgage	40,000 00	40,000 00
Lake Shore R. R., mortgage	30,000 00	34,500 00
Lake Shore & Michigan Southern R. R., first consol. mtg.	15,000 00	18,150 00
Lake Shore & Michigan Southern R. R., second "	80,000 00	97,600 00
Louisville, New Albany & Chicago R. R. (C. & I. Div.) 1st mortgage	25,000 00	28,000 00
Louisiana & Mo. Riv. R. R., first mortgage	25,000 00	29,000 00
Mahoning R. R., consol. mortgage	30,000 00	33,000 00
Michigan Central R. R., second mortgage	50,000 00	60,500 00
Minneapolis & St. Louis R. R. (Iowa extension) first mtg.	25,000 00	31,250 00
Minneapolis Union R. R., gold mortgage	50,000 00	57,500 00

**Bonds—**

	Par value.	Market value.
Morris & Essex R. R., first mortgage	\$25,000 00	\$35,000 00
Morris & Essex R. R., " consol. mortgage	110,000 00	151,800 00
New York Central & Hudson River R. R., first mortgage	175,000 00	220,500 00
New York & Harlem R. R., first mortgage	10,000 00	11,800 00
New York, Lake Erie & Western R. R., first consol. mtg.	45,000 00	58,450 00
New York & New England R. R., first mortgage	50,000 00	57,500 00
New York, New Haven & Hartford R. R., convertible debenture certificates.	30,000 00	39,000 00
Norfolk & Western R. R., general mortgage	50,000 00	61,800 00
Northwestern Union R. R., first mortgage	25,000 00	33,500 00
Osawego R. R. Bridge Co., first mortgage	50,000 00	57,500 00
Ohio & West Virginia R. R., first mortgage	26,000 00	29,800 00
Pittsburgh, Fort Wayne & Chicago R. R., first mortgage	75,000 00	102,750 00
Pittsburgh, Fort Wayne & Chicago R. R., second "	81,000 00	110,180 00
Pittsburgh, Fort Wayne & Chicago R. R., third "	40,000 00	52,000 00
Quincy, Alton & St. Louis Railway	25,000 00	25,000 00
St. Paul, Minneapolis & Manitoba R. R., first mortgage	13,500 00	14,580 00
St. Paul & Northern Pacific R. R., first gold "	50,000 00	55,000 00
St. Paul & Sioux City R. R., first gold mortgage	20,000 00	24,800 00
Terra Haute & Peoria R. R., " mortgage, gold	25,000 00	25,375 00
Toledo & Ohio Central R. R. (West. Div.) first mtg., gold	25,000 00	25,750 00
Vermont Valley R. R.	50,000 00	52,500 00
Wabash R. R., first mortgage, gold	25,000 00	25,750 00
West Shore R. R., first mortgage	50,000 00	51,000 00
Atlantic Dock Co.	81,000 00	32,280 00
Loan and Guarantee Company of Connecticut	10,000 00	10,000 00
Atlantic Mutual Insurance Co., scrip	45,480 00	47,754 00

**Stocks—**

Montreal, Canada, corporation	19,000 00	21,280 00
Connecticut River Co.	5,000 00	1,000 00
Underwriters Salvage Co., of New York	1,000 00	1,000 00
Albany & Saratoga R. R. Co.	50,000 00	88,500 00
Bald Eagle Valley R. R. Co.	12,500 00	25,000 00
Central Ohio R. R. Co.	7,500 00	7,500 00
Cleveland (Cincinnati, Chicago & St. Louis R. R. Co.	75,000 00	65,250 00
Cleveland & Pittsburgh R. R. Co.	50,000 00	75,000 00
Chicago, Burlington & Quincy R. R. Co.	24,000 00	17,180 00
Chicago, Rock Island & Pacific R. R. Co.	22,000 00	14,080 00
Connecticut River R. R. Co.	30,000 00	67,500 00
Connecticut & Passumpsic Rivers R. R. Co.	50,000 00	51,000 00
Dayton & Michigan R. R. Co.	15,000 00	22,500 00
Fort Wayne & Jackson R. R. Co.	40,000 00	46,000 00
Joliet & Chicago R. R. Co.	10,000 00	15,000 00
Kalamazoo, Allegan & Grand Rapids R. R. Co.	20,000 00	20,000 00
Keokuk & Des Moines R. R. Co.	20,000 00	8,080 00
Morris & Essex R. R. Co.	50,000 00	76,000 00
New York Central & Hudson River R. R. Co.	81,000 00	78,400 00
New York & Harlem R. R. Co.	25,000 00	65,000 00
New York, New Haven & Hartford R. R. Co.	150,000 00	294,500 00
Northwest Telegraph Co.	50,000 00	51,000 00
Pittsburgh, Fort Wayne & Chicago R. R. Co.	75,000 00	112,500 00
Peoria & Bureau Valley R. R. Co.	15,000 00	25,500 00
Rensselaer & Saratoga R. R. Co.	20,000 00	30,000 00
Valley (New York) R. R. Co.	20,000 00	22,000 00
Atina National Bank, Hartford, Conn.	20,000 00	28,000 00
American National Bank, " "	10,000 00	12,000 00
Charter Oak National Bank, " "	40,000 00	41,200 00
City Bank of Hartford, " "	16,000 00	16,480 00
Connecticut River Banking Co., Hartford, Conn.	7,500 00	7,500 00
Farmers & Mechanics' National Bank, " "	35,000 00	39,500 00
First National Bank, Hartford, Conn.	20,000 00	21,000 00
Hartford National Bank, " "	100,000 00	160,000 00
National Exchange Bank, " "	27,500 00	38,000 00
Phoenix National Bank, " "	100,000 00	125,000 00
State Bank, " "	55,000 00	56,250 00
American Exchange National Bank, New York City	40,000 00	60,000 00
Bank of the Manhattan Co., " "	20,000 00	38,000 00
Bank of New York National Banking Association, New York City	30,000 00	70,500 00
Bank of North America, New York City	14,000 00	23,800 00
Hanover National Bank, " "	10,000 00	35,000 00
Importers & Traders' National Bank, " "	30,000 00	181,000 00
Market & Fulton National Bank, " "	10,000 00	22,000 00
Merchants' National Bank, " "	35,000 00	52,500 00
Merchants' Exchange National Bank, " "	8,000 00	7,500 00
Mechanics' National Bank, " "	80,000 00	57,000 00
Metropolitan National Bank, " "	40,000 00	8,200 00
Nassau Bank, " "	10,000 00	17,500 00
National Bank of Commerce, " "	50,000 00	90,000 00
National Bank of the Republic, " "	15,000 00	24,000 00
National Butchers & Drovers' Bank, " "	7,500 00	14,250 00
National City Bank, " "	10,000 00	45,000 00
Phoenix National Bank, " "	8,000 00	7,500 00
People's Bank, " "	5,000 00	15,000 00
Third National Bank, " "	10,000 00	10,000 00
Farmers & Mechanics' National Bank, Philadelphia, Pa.	25,000 00	30,000 00



## STOCKS—

	Par value.	Market value.
First National Bank, Albany, N. Y.	\$10,000 00	\$18,000 00
New Britain National Bank, New Britain, Conn.	10,000 00	16,000 00
Central Trust Co., New York City	10,000 00	108,000 00
Holland Trust Co., " "	10,000 00	18,500 00
Metropolitan Trust Co., " "	10,000 00	28,000 00
New York Life Insurance & Trust Co., New York City	15,000 00	101,250 00
United States Trust Co., New York City	10,000 00	82,500 00
Union Trust Co., New York City	10,000 00	70,000 00
Totals (carried out at market value)	\$7,208,880 00	\$9,098,124 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$7,937.50	5,600 00
Cash in company's principal office, \$5,923.04; cash in bank, \$721,037.89	726,960 93
Interest due and accrued on stocks not included in "market value"	375 00
Interest due and accrued on collateral loans	230 00
Gross premiums in due course of collection	715,076 26
Aggregate amount of all the assets of the company	\$10,807,666 64
Deduct special deposits in other states	254,070 00
Total admitted assets	\$10,553,596 64

## LIABILITIES.

Amount of unpaid losses (of which \$57,750.30 are resisted)	\$519,780 87
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$1,818,527 27
Reinsurance reserve pro rata on fire risks running more than one year	1,732,575 14
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks	106,110 88
Amount of reserve on all outstanding risks	3,147,213 29
Reclaimable by insured on perpetual policies	50,694 43
Due and accrued for salaries, rent, advertising, or agency expenses	1,000 00
Commissions and brokerage	89,069 84
Return premiums	44,544 92
Total	\$3,852,323 35
Deduct liabilities on special deposits	186,716 88
Net liabilities (except capital stock)	\$3,665,606 47
Surplus as regards policy holders	\$6,887,990 17
Capital stock	4,000,000 00
Surplus over capital	\$2,887,990 17

## RECEIPTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums	\$1,627,312 45	\$286,651 79
Deduct amount paid for reinsurance for rebate, abatement and return premiums	699,540 95	52,481 83
Net amount of cash actually received for premiums	\$4,161,941 96	
Interest received on bonds and mortgages	1,960 00	
Interest and dividends received on bonds and stocks, and from all other sources	477,002 91	
Receipts from all other sources, viz., rents	3,882 11	
Deposit premiums (less 5 per cent) received for perpetual fire risks (carried inside)	\$1,848 82	
Aggregate cash receipts	\$4,644,786 98	

## DISBURSEMENTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses.....	\$2,459,886 86	\$163,224 67
Net amount paid on losses (of which \$397,877.85 belonged to prior years)	\$2,522,811 53	
Cash dividends actually paid.....	720,000 00	
Paid or allowed during the year for commissions and brokerage.....	692,056 38	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	231,384 52	
Paid state, national and local taxes, in this and other states.....	67,510 67	
All other disbursements, viz., miscellaneous.....	250,066 74	
Amount of deposit premium returned during the year on perpetual fire risks	\$952 70	
Aggregate cash disbursements.....	\$4,483,809 84	

## MISCELLANEOUS.

Risks and premiums.	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1892.....	\$147,054,338	\$3,422,861 16	\$3,438,377	\$70,187 76
Written during the year.....	836,738,718	4,657,812 45	73,274,924	286,051 79
Total.....	\$983,793,076	\$8,080,673 61	\$36,713,301	\$356,239 55
Deduct expirations.....	816,968,754	4,027,017 58	72,781,050	230,728 67
In force at the end of the year.....	\$166,824,322	\$8,053,656 03	\$2,932,251	\$125,510 88
Deduct amount reinsured.....	24,348,295	293,498 26		
Net amount in force December 31, 1893.....	\$142,476,027	\$7,760,157 77	\$2,932,251	\$125,510 88

  

Perpetual risks.	Amount of risks.	Total deposits.
Perpetual risks in force on the 31st of December of the preceding year.....	\$2,096,400	\$18,543 11
Perpetual risks written during the year.....	172,650	5,104 02
Total.....	\$2,269,050	\$23,647 13
Deduct those marked off as canceled.....	51,800	952 70
In force at the end of the year.....	\$2,217,250	\$22,694 43

  

Losses incurred on perpetual risks during the year.....	\$1,084 87
Losses paid on perpetual risks during the year.....	1,084 37

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1898.....	One year or less.....	\$196,495,629	\$2,637,054 54	1-3	\$1,318,527 27
1892.....	Two years.....	5,421,648	55,996 95	1-4	13,999 24
1893.....		6,375,891	67,026 88	3-4	50,769 78
1891.....		46,541,275	480,918 83	1-6	80,153 05
1892.....	Three years.....	55,167,992	547,919 24	1-2	269,959 62
1898.....		66,777,334	734,561 18	5-6	612,134 32
1890.....		2,552,195	27,032 56	1-8	3,379 07
1891.....	Four years.....	2,998,441	31,731 41	3-8	11,499 28
1892.....		3,504,291	37,697 80	5-8	23,561 12
1898.....		4,825,458	47,296 43	7-8	41,384 35
1890.....		9,915,531	129,078 65	1-10	12,907 86
1890.....	Five years.....	12,447,458	158,508 72	3-10	47,441 11
1891.....		15,863,688	197,576 68	1 3	93,788 32
1892.....		19,420,635	258,570 81	7-10	177,709 21
1893.....		22,417,586	263,098 64	9-10	254,768 78
Perpetual.....		\$172,454,027	\$7,760,157 77		\$3,041,102 41
		2,217,250	50,694 43	.95	48,159 71
Totals.....		\$174,671,277	\$7,810,852 20		\$3,089,262 12

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$126,779,402 53
Total amount of cash dividends declared since the company commenced business .....	20,753,365 00
Total amount of the company's stock owned by the directors at par value .....	582,600 00
Losses paid from organization to date .....	72,756,706 00
Dividends declared payable in stock from organization .....	2,805,000 00
Losses incurred during the year, fire and inland .....	21,645,507 78
Loaned to stockholders not officers .....	23,600 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy holders therein:

<i>Name state and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Canada .....	\$123,180 00	\$104,959 83
Georgia .....	27,500 00	46,948 70
Oregon .....	55,500 00	10,446 76
Virginia .....	47,890 00	24,466 00
Totals .....	\$254,070 00	\$186,716 88

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>	<i>Marine and inland risks.</i>	<i>Aggregate.</i>
Fire, marine and inland risks taken .....	\$5,190,118 00	\$1,081,587 00	\$6,271,700 00
Premiums received .....	94,304 84	2,528 53	96,833 40
Losses paid .....	37,539 18	10 78	37,549 91
Total losses incurred during the year in the State of Michigan .....	50,974 53	10 78	50,985 28

## AGRICULTURAL INSURANCE COMPANY.

NEW YORK.

HOME OFFICE 23 WASHINGTON ST., WATERTOWN.

(Organized as Mutual, 1833; incorporated as Stock, 1863; commenced business February, 1853.)

JEAN R. STEBBINS, *President.*H. M. STEVENS, *Secretary.*

Attorney for Michigan, JOHN C. GOODRICH, of Detroit.

## CAPITAL.

Capital stock paid.....\$500,000

## ASSETS.

Real estate .....	\$294,801 32
Loans on bond and mortgage of real estate (first liens) .....	1,132,291 63
Interest due, \$35,738.85; and accrued, \$15,612.01, on said mortgage loans; total .....	51,350 86
Total value of mortgaged premises .....	\$2,678,286 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—		Par value.	Market value.
Canandaigua Water Works Co. ....		\$1,000 00	\$1,000 00
Union Pacific R. R. ....		2,000 00	2,200 00
City of Kingston .....		143,200 00	154,656 00
City of Richmond .....		25,000 00	25,000 00
Dexter Sulphite Pulp and Paper Co. ....		5,000 00	5,000 00
STOCKS—			
New York Central & Hudson River R. R. ....		80,000 00	78,800 00
Illinois Central R. R. ....		20,000 00	17,950 00
Illinois Central R. R. leased lines .....		1,700 00	1,580 00
Western Union Telegraph .....		83,500 00	68,991 87
National Union Bank .....		13,600 00	22,100 00
Watertown National Bank .....		5,000 00	9,000 00
Excelsior Carriage Co. ....		2,500 00	2,500 00
Underwriters Salvage Co. ....		500 00	500 00
Union Building and Loan Co., certificate of deposit .....		10,000 00	10,000 00
Totals (carried out at market value) .....		\$398,000 00	\$399,227 87
			\$399,227 87
Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$141,139.25 .....			70,870 64
Cash in company's principal office, \$6,304.97; cash in bank, \$193,426.54 .....			199,731 51
Interest due and accrued on stocks not included in "market value" .....			145 00
Interest due and accrued on collateral loans .....			2,917 88
Gross premiums in due course of collection .....			147,474 60
Bills receivable <i>not matured</i> , taken for fire risks .....			11,036 41
Due from other companies for reinsurance on losses already paid .....			2,828 49
Aggregate amount of all the assets of the company .....			\$2,312,676 19
Deduct special deposits in other states .....			177,928 00
Total admitted assets .....			\$2,134,748 19

## LIABILITIES.

Amount of unpaid losses (of which \$22,425.61 are resisted) .....		\$117,731 52
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$108,987 71	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	1,396,719 53	
Amount of reserve on all outstanding risks .....		1,399,657 24
Cash dividends declared due or to become due .....		55 00
Commissions and brokerage .....		34,032 60
Aggregate liabilities .....		\$1,551,476 36
Deduct liabilities on special deposits .....		117,781 12
Net liabilities (except capital stock) .....		\$1,433,695 24
Surplus as regards policy holders .....	\$701,052 95	
Capital stock .....	500,000 00	
Surplus over capital .....	\$201,052 95	

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums .....	On fire risks.	
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	\$1,162,853 60	
	197,842 51	
Net amount of cash actually received for premiums .....		\$965,011 09
Interest received on bonds and mortgages .....		77,475 38
Interest and dividends received on bonds and stocks, and from all other sources .....		29,756 47
Receipts from all other sources, viz., rents .....		2,464 31
Aggregate cash receipts .....		\$1,074,707 25

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$615,581 81
Deduct amount actually received for salvages, \$1,866.90, and reinsurance, \$21,093.04.....	23,959 94
Net amount paid on losses (of which \$76,023.00 belonged to prior years).....	\$592,621 87
Cash dividends actually paid.....	49,950 00
Paid or allowed during the year for commissions and brokerage.....	190,369 54
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	127,463 26
Paid state, national and local taxes, in this and other states.....	23,998 24
All other disbursements, viz., miscellaneous.....	72,648 39
Aggregate cash disbursements.....	<u>\$1,057,051 30</u>

## MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....		\$284,683,516	\$2,792,696 51
Written during the year.....		129,241,852	1,181,126 14
Total.....		<u>\$413,879,868</u>	<u>\$3,973,822 65</u>
Deduct expirations.....		125,921,908	1,147,774 80
In force at the end of the year.....		<u>\$287,957,960</u>	<u>\$2,826,047 85</u>
Deduct amount reinsured.....		7,556,260	78,679 00
Net amount in force December 31, 1893.....		<u>\$280,401,700</u>	<u>\$2,747,368 85</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893.....	One year or less.....	\$24,753,898	\$207,875 42	1-2	\$103,937 71
1891.....	Three years.....	\$1,848,577	\$64,875 20	1-6	94,145 87
1892.....		\$9,323,228	\$36,500 87	1-2	\$13,250 18
1893.....		\$7,756,064	\$32,069 59	5-6	\$26,724 66
1890.....	Five years.....	10,596,307	139,709 71	1-10	13,970 97
1891.....		11,166,915	142,477 27	3-10	42,743 15
1892.....		10,854,000	124,957 60	1-2	62,478 75
1893.....		12,534,776	158,087 54	7-10	110,626 29
1894.....		12,060,695	140,866 25	9-10	126,779 63
Totals.....		<u>\$280,401,700</u>	<u>\$2,747,368 85</u>		<u>\$1,399,637 24</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$17,474,705 00
Total amount of cash dividends declared since the company commenced business.....	990,000 00
Total amount of the company's stock owned by the directors at par value.....	208,500 00
Total amount loaned to officers and directors.....	6,150 00
Losses paid from organization to date.....	8,441,633 00
Dividends declared payable in stock from organization.....	400,000 00
Losses incurred during the year, fire.....	591,608 00
Loaned to stockholders not officers.....	12,496 15

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Virginia.....	\$25,000 00	\$80,683 46
Canada.....	152,925 00	87,097 66

## BUSINESS IN THE STATE OF MICHIGAN, 1893.

Fire risks taken.....	<i>Fire risks.</i>
Premiums received.....	\$1,763,300 00
Losses paid.....	17,544 59
Total losses incurred during the year in the State of Michigan.....	16,850 26
	<u>16,011 66</u>

## AMERICAN INSURANCE COMPANY.

MASSACHUSETTS.

HOME OFFICE, No. 47 KILBY ST., BOSTON.

(Incorporated June 12, 1818; commenced business, 1818.)

FRANCIS PEABODY, *President.*J. W. FIELD, *Secretary.*

Attorney for Michigan, CHARLES CLARK, of Detroit.

## CAPITAL.

Capital stock paid .....\$300,000

## ASSETS.

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—		Par value.	Market value.
Chicago, Burlington & Quincy R. R.	.....	\$50,000 00	\$44,000 00
Eastern Railroad	.....	20,000 00	21,979 80
Chicago, Milwaukee & St. Paul R. R.	.....	25,000 00	23,750 00
Cincinnati, Indianapolis, St. Louis & Chicago R. R.	.....	40,000 00	36,500 00
STOCKS—			
Old Boston National Bank	.....	22,300 00	21,584 00
Columbian	.....	20,000 00	20,000 00
National Eagle	.....	4,500 00	3,825 00
Globe	.....	17,000 00	13,800 00
Hamilton	.....	14,200 00	13,620 00
New England	.....	6,800 00	9,920 00
Suffolk	.....	16,000 00	9,500 00
State	.....	15,200 00	16,512 00
National Union	.....	25,000 00	35,000 00
Merchants	.....	10,000 00	14,825 00
Tremont	.....	5,600 00	4,928 00
Washington	.....	6,900 00	6,999 00
Boston & Albany Railroad	.....	57,800 00	115,600 00
Boston & Lowell	.....	6,500 00	11,980 00
Old Colony	.....	20,000 00	34,000 00
Merrimack Manufacturing Co.	.....	8,000 00	8,120 00
Totals (carried out at market value)	.....	\$387,100 00	\$174,912 80
			\$474,942 80
Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$38,360			30,000 00
Cash in company's principal office, \$4,465.95; cash in bank, \$16,785.25			21,251 20
Interest due and accrued on stocks not included in "market value"			2,784 03
Interest due and accrued on collateral loans			114 59
Gross premiums in due course of collection			36,455 17
Bills receivable <i>not matured</i> , taken for fire, marine, or inland risks			2,673 75
Aggregate amount of all the available assets of the company			\$568,221 54
Extra premiums to be collected			\$298 76

## LIABILITIES.

Amount of unpaid losses (of which \$3,550 are resisted) .....	\$43,574 23
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$120,159 04
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	107,731 81
Reinsurance reserve at 100 per cent on all unexpired marine risks .....	3,256 00
Amount of reserve on all outstanding risks .....	231,186 65
Cash dividends declared due or to become due .....	93 00
Due and accrued for salaries, rent, advertising, or agency expenses .....	1,327 82
Commissions and brokerage, etc. ....	16,703 76
Aggregate liabilities (except capital stock) .....	\$292,865 46
Surplus as regards policy holders .....	\$275,356 08
Capital stock .....	300,000 00
Impairment of capital .....	—\$31,613 92

## RECEIPTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums (including \$27,156.76, premiums of previous years) .....	\$100,474 37	\$11,333 88
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	73,422 15	952 50
	\$327,062 22	\$10,380 38
Net amount of cash actually received for premiums .....		\$337,432 60
Interest received on bonds and mortgages .....		23,935 93
Bills and notes received during the year for premiums remaining unpaid ..	\$2,398 75	
Aggregate cash receipts .....		\$361,368 53

## DISBURSEMENTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses .....	\$248,116 00	\$11,400 27
Deduct amount actually received for salvages, \$2,249.12; reinsurance, \$10,814.09 .....	12,988 44	74 77
	\$235,127 56	\$11,325 50
Net amount paid on losses (of which \$38,648.02 belonged to prior years) ..		\$246,453 06
Cash dividends actually paid .....		8,907 00
Paid or allowed during the year for commissions and brokerage .....		78,291 23
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....		28 970 11
Paid state, national and local taxes, in this and other states .....		8,618 35
All other disbursements, viz., miscellaneous .....		21,166 74
Aggregate cash disbursements .....		\$392,406 49

## MISCELLANEOUS.

Risks and premiums.	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1892 .....	\$10,038,516	\$157,628 08	\$695,455	\$12,848 32
Written during the year .....	33,989,268	411,769 55	86,700	3,315 50
Total .....	\$76,027,814	\$569,397 58	\$782,155	\$16,163 82
Deduct expirations .....	35,242,991	396,985 27	699,655	12,751 87
In force at the end of the year .....	\$40,784,823	\$172,412 31	\$82,500	\$3,412 25
Deduct amount reinsured .....	2,446,589	28,880 23	3,500	156 25
Net amount in force December 31, 1893 .....	\$38,338,234	\$144,082 08	\$79,000	\$3,256 00

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893	One year	\$19,563.571	\$240,318 08	1-2	\$120,159 04
1892	Two years	103,294	845 42	1-4	211 85
1893		180,890	1,311 17	3-4	969 87
1891	Three years	2,962,189	31,881 49	1-6	5,305 26
1892		3,002,123	33,747 82	1-2	16,873 91
1893		2,861,749	38,080 87	5-6	27,550 73
1890	Four years	72,400	633 15	1-8	85 39
1891		104,822	916 38	3-8	243 65
1892		104,650	1,047 51	5-8	654 70
1893		97,684	99 82	7-8	865 69
1889	Five years	1,218,282	12,835 63	1-10	1,283 56
1890		1,486,008	17,186 53	3-10	5,185 95
1891		1,949,527	20,020 75	1-2	10,010 38
1892		2,835,779	25,413 04	7-10	17,789 10
1893		2,163,072	22,714 92	9-10	20,443 41
Over five years		12,750	180 00	Pro rata	95 17
Totals		\$38,388,294	\$444,082 08		\$327,910 68

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$11,114,913 00
Total amount of cash dividends declared since the company commenced business	2,752,500 00
Total amount of company's stock owned by the directors at par value	22,400 00
Total amount loaned to officers and directors	15,000 00
Losses paid from organization to date	7,786,900 00
Losses incurred during the year, fire, marine and inland	260,558 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken	Fire risks.
Premiums received	\$1,166,502 00
Losses paid	15,368 26
Total losses incurred during the year in the State of Michigan	9,410 26
	13,283 18

## AMERICAN INSURANCE COMPANY.

## NEW JERSEY.

HOME OFFICE, 746 BROAD ST., NEWARK.

(Incorporated February 20, 1846; commenced business April 1, 1846.)

F. H. HARRIS, President.

J. H. WORDEN, Secretary.

Attorney for Michigan, FRANK H. BLACKMAN, of Detroit.

## CAPITAL.

Capital stock paid .....\$600,000

## ASSETS.

Real estate (cost value, \$270,751.86)	\$257,057 13
Loans on bond and mortgage of real estate (first liens)	1,339,303 75
Interest due, \$4,032.10; and accrued, \$18,485.44, on said mortgage loans.	
total	22,517 54
Value of lands mortgaged	\$3,578,835 00
Buildings (insured for \$1,681,025)	



## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States .....	\$75,000 00	\$84,750 00	
United States .....	25,000 00	25,250 00	
North Hudson County Railway .....	100,000 00	103,000 00	
United N. J. R. & Canal Co. ....	50,000 00	52,000 00	
Morris & Essex R. R. ....	61,000 00	83,875 00	
Lehigh Valley Terminal Railway .....	110,000 00	117,700 00	
Long Dock (J. C.) .....	80,000 00	99,800 00	
Totals (carried out at market value) .....	\$501,000 00	\$569,175 00	\$569,175 00

Cash in company's principal office, \$2,626.85; cash in bank, \$48,464.43 .....	51,091 28
Interest due and accrued on stocks not included in "market value" .....	7,097 50
Gross premiums in due course of collection .....	44,859 95
Rents due and accrued .....	1,836 92

Aggregate amount of all the assets of the company ..... \$2,342,939 07

## LIABILITIES.

Amount of unpaid losses (of which \$3,500.00 are resisted) ..... \$53,885 13

Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$184,238 55
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year ....	317,887 03

Amount of reserve on all outstanding risks .....	501,848 18
Cash dividends remaining unpaid .....	7,107 40
Commissions and brokerage .....	9,138 95

Aggregate liabilities (except capital stock) ..... \$571,977 68

Surplus as regards policy holders .....	\$1,770,961 41
Capital stock .....	800,000 00
Surplus over capital .....	\$1,170,961 41

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums .....	On fire risks. \$708,318 21
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	180,143 08

Net amount of cash actually received for premiums .....	\$573,176 13
Interest received on bonds and mortgages .....	70,473 98
Interest and dividends received on bonds and stocks, and from all other sources .....	29,856 89
Receipts from all other sources, viz., rents .....	2,776 69

Aggregate cash receipts ..... \$676,283 69

## DISBURSEMENTS DURING THE YEAR.

Gross amount actually paid for losses .....	On fire risks. \$370,773 37
Deduct amount actually received for salvages .....	\$5,575 84 } 30,110 57 }
Reinsurance .....	86,989 41

Net amount paid on losses (of which \$47,147.18 belonged to prior years) .....	\$333,785 96
Cash dividends actually paid .....	62,493 50
Paid or allowed during the year for commissions and brokerage .....	109,708 14
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employés .....	49,171 12
Paid state, national and local taxes, in this and other states .....	23,515 58
All other disbursements .....	37,884 66

Aggregate cash disbursements ..... \$616,556 96

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$118,214.373	\$945,910 18
Written during the year .....	74,481,080	608,206 57
Total.....	\$187,695,453	\$1,554,116 75
Deduct expirations.....	74,285,815	651,918 36
In force at the end of the year.....	\$113,412,138	\$1,012,168 39
Deduct amount reinsured.....	3,978,182	44,199 00
Net amount in force December 31, 1893.....	\$109,435,006	\$967,969 39

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$38,745,251	\$368,517 09	1-3	\$181,258 55
1892.....	Two years.....	1,939,827	4,568 47	1-4	1,142 13
1893.....	Three years.....	267,087	1,905 70	3-4	1,439 26
1891.....	Four years.....	14,182,647	108,472 88	1-6	18,078 81
1892.....	Five years.....	17,207,442	138,952 42	1-2	66,976 21
1893.....	Six years.....	17,648,242	161,664 38	5-6	125,857 40
1890.....	Seven years.....	290,050	2,388 02	1-8	292 83
1891.....	Eight years.....	263,295	2,382 60	3-8	874 72
1892.....	Nine years.....	239,673	2,129 09	5-8	1,321 05
1893.....	Ten years.....	319,832	2,812 82	7-8	2,461 20
1889.....	Eleven years.....	3,218,901	23,989 76	1-10	2,362 97
1890.....	Twelve years.....	3,453,057	31,549 60	3-10	10,354 88
1891.....	Thirteen years.....	3,651,186	37,774 92	1-2	18,887 46
1892.....	Fourteen years.....	4,248,682	43,708 56	7-10	30,592 48
1893.....	Fifteen years.....	3,785,654	39,906 40	9-10	35,375 76
Totals .....		\$109,435,006	\$967,969 39		\$501,846 18

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$3,275,678 04
Total amount of <i>cash</i> dividends declared since the company commenced business .....	1,918,710 26
Total amount of the company's stock owned by the directors at par value .....	46,390 00
Losses paid from organization to date .....	3,217,019 04
Dividends declared payable in <i>stock</i> from organization .....	600,000 00
Fire losses incurred during the year.....	\$37,104 88

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>
Fire risks taken .....	\$1,567,001 00
Premiums received .....	16,618 29
Losses paid .....	8,964 90
Total losses incurred during the year in the State of Michigan .....	9,953 36

## AMERICAN CENTRAL INSURANCE COMPANY.

## MISSOURI.

## HOME OFFICE, ST. LOUIS.

(Incorporated February, 1853; commenced business February, 1853.)

GEO. T. CRAM, *President*,CHAS. CHRISTENSEN, *Secretary*.

Attorney for Michigan, JULIUS STOLL of Detroit.

## CAPITAL.

Capital stock paid ..... \$600,000

## ASSETS.

Real estate (cost value \$500,000) .....	\$500,000 00
Loans on bond and mortgage of real estate (first liens) .....	125,000 00
Value of lands mortgaged .....	\$593,500 00
Buildings (insured for \$23,000) .....	544,000 00
Total value of mortgaged premises .....	\$1,137,500 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
St. Louis Merch's Bridge Co. ....	\$75,000 00	\$75,000 00
St. Louis Merch's Bridge Cer. ....	60,000 00	57,000 00
North Mo. Ry. ....	27,000 00	28,000 00
Laclede Gas Co. ....	23,000 00	19,000 00
St. Louis, C. B. & O. Ry. ....	18,000 00	20,000 00
St. Louis County park .....	15,000 00	18,000 00
Jonesville, Ill. ....	15,000 00	15,000 00
Mo. Electric Light & Power Co. ....	10,000 00	10,000 00
Norborne, Mo., school .....	8,000 00	8,000 00
School Dist. No. 1, Cass county, Ill. ....	10,000 00	10,000 00
Madison county, Ill., ferry .....	4,000 00	4,000 00
Desoto, Mo., city funding .....	3,500 00	3,500 00
Pierce City, Mo., school .....	1,300 00	1,300 00
Lafayette county, Mo., funding .....	700 00	700 00
STOCKS—		
National Bank of Commerce, St. Louis .....	180,000 00	234,000 00
Commercial bank, St. Louis .....	25,000 00	65,000 00
Third National bank, " .....	23,200 00	26,000 00
Mechanic's " " .....	11,100 00	27,000 00
Boatmen's " " .....	10,000 00	16,000 00
Laclede Gas Co., " .....	4,800 00	3,000 00
Totals (carried out at market value) .....	\$524,800 00	\$640,500 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$157,000 .....	107,000 00
Cash in company's principal office, \$2,616.62; cash in bank, \$99,448.48 .....	102,065 10
Gross premiums in due course of collection .....	97,738 07

Aggregate amount of all the assets of the company .....	\$1,572,303 17
Deduct special deposits in Oregon .....	50,000 00
Total admitted assets .....	\$1,522,303 17

## LIABILITIES.

Amount of unpaid losses (of which \$26,718.70 are resisted) .....	\$141,250 00
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$274,761 94
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	378,708 18
Amount of reserve on all outstanding risks .....	653,469 12
Commissions and brokerage .....	14,660 71
Aggregate .....	\$809,379 83
Deduct liabilities on special deposits .....	3,789 62
Net liabilities (except capital stock) .....	\$805,590 21
Surplus as regards policy holders .....	\$716,712 96
Capital stock .....	800,000 00
Surplus over capital .....	\$116,712 96

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums .....	On fire risks.
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	\$1,027,850 60
	208,827 29

Net amount of cash actually received for premiums.....	\$824,053 31
Interest and dividends received on bonds and stocks, and from all other sources.....	47,230 86
Receipts from all other sources, viz., rents.....	25,583 18
<b>Aggregate cash receipts.....</b>	<b>\$896,867 35</b>

## DISBURSEMENTS DURING THE YEAR

Gross amount actually paid for losses.....	<i>On fire risks.</i> \$375,923 46
Deduct amount actually received for salvages, \$1,820.25.....	40,745 70
Reinsurance, \$38,925.45.....	
Net amount paid on losses (of which \$70,586.60 belonged to prior years)...	\$535,176 76
Cash dividends actually paid.....	60,000 00
Paid or allowed during the year for commissions and brokerage.....	132,103 44
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	61,423 39
Paid state, national and local taxes, in this and other states.....	17,169 53
All other disbursements, viz., postage, exchange and telegraph, \$7,489.77; advertising, \$482.91; all other, \$82,118.94.....	90,091 62
<b>Aggregate cash disbursements.....</b>	<b>\$895,964 74</b>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$98,287,340	\$1,195,144 70
Written during the year.....	79,265,126	1,001,731 36
<b>Totals.....</b>	<b>\$177,552,466</b>	<b>\$2,196,876 06</b>
Deduct expirations.....	71,785,243	914,176 95
In force at the end of the year.....	\$104,907,223	\$1,282,699 10
Deduct amount reinsured.....	3,700,530	48,523 21
<b>Net amount in force December 31, 1893.....</b>	<b>\$101,206,693</b>	<b>\$1,234,175 89</b>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$41,648,704	\$549,525 88	1-2	\$274,762 94
1892.....	Two years.....	555,179	5,951 20	1-4	1,457 52
1891.....		\$58,388	3,099 69	3-4	2,324 76
1891.....	Three years.....	8,568,756	100,948 77	1-6	16,824 79
1892.....		12,765,214	187,016 07	1-3	68,808 08
1893.....		14,817,584	162,180 07	5-6	139,105 36
1890.....		226,797	1,725 25	1-8	216 03
1891.....	Four years.....	268,525	2,197 86	3-8	824 07
1892.....		686,397	4,506 39	5-8	2,817 70
1893.....		419,484	3,430 74	7-8	3,001 85
1889.....		2,734,309	39,874 90	1-10	3,967 49
1890.....	Five years.....	3,196,545	40,895 94	4-10	12,298 80
1891.....		4,216,804	49,479 89	1-3	24,789 75
1892.....		5,896,046	67,261 80	7-10	47,068 13
1893.....		5,041,516	66,132 15	9-10	59,518 39
<b>Totals.....</b>		<b>\$101,206,693</b>	<b>\$1,234,175 89</b>		<b>\$683,469 12</b>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$14,739,654 00
Total amount of cash dividends declared since the company commenced business.....	1,046,412 40
Total amount of the company's stock owned by the directors at par value.....	50,250 00
Total amount loaned to officers and directors.....	82,000 00
Losses paid from organization to date.....	7,804,004 25
Dividends declared payable in stock from organization.....	\$1,250 00
Fire losses incurred during the year.....	568,964 33

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
State of Oregon.....	\$50,000 00	\$2,789 33

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken .....	On fire risks.
Premiums received .....	\$1,106,476 00
Losses paid .....	17,417 25
Total losses incurred during the year in the State of Michigan .....	5,828 78
	<u>6,170 47</u>

## AMERICAN FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 146 BROADWAY, NEW YORK.

(Incorporated April 30, 1857; commenced business May 1, 1857.)

DAVID ADEE, *President*,WILLIAM H. CROLIUS, *Secretary*.

Attorney for Michigan, JEREMIAH S. VERNOR of Detroit.

## CAPITAL.

Capital stock paid ..... \$400,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens) .....	\$20,500 00
Interest accrued on said mortgage loans .....	210 83
Value of lands mortgaged .....	\$33,500 00
Buildings (insured for \$30,500) .....	20,500 00
Total value of mortgaged premises .....	<u>\$54,000 00</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
United States .....	\$325,000 00	\$255,375 00
St. Louis & Iron Mountain Railroad Co. ....	10,000 00	7,800 00
West Shore Railroad .....	25,000 00	25,500 00
Lake Gas Co., Chicago .....	80,000 00	81,200 00
Western Union Telegraph Co. ....	40,000 00	42,800 00
City of Richmond .....	20,000 00	19,400 00
STOCKS—		
Consolidated Gas Co. ....	71,000 00	89,460 00
Bessemer & Saratoga Railroad Co. ....	40,000 00	72,000 00
National bank of commerce .....	10,000 00	18,000 00
American Exchange national bank .....	35,000 00	52,500 00
Bank State of New York .....	6,000 00	6,400 00
Merchants' national bank .....	20,000 00	30,000 00
Third national bank .....	10,000 00	11,200 00
Phoenix national bank .....	4,000 00	5,000 00
Mercantile Trust Co. ....	10,000 00	35,500 00
Delaware & Hudson Canal Co. ....	30,000 00	39,900 00
Manhattan Railway Co. ....	50,000 00	62,000 00
Western Union Telegraph Co. ....	55,000 00	46,200 00
Lake Shore & Michigan Southern Railroad Co. ....	40,000 00	49,200 00
Pittsburgh, McKeesport & Y. Railroad Co. ....	35,000 00	43,750 00
Standard Gas Co. ....	15,000 00	13,500 00
Pennsylvania Railroad Co. ....	40,000 00	39,284 00
Chicago & Northwestern Railway Co. ....	20,000 00	20,000 00
St. Paul, Minneapolis & Manitoba Railroad Co. ....	20,000 00	21,400 00
Baltimore & Ohio Railroad Co. ....	50,000 00	37,500 00
Totals (carried out at market value) .....	<u>\$911,800 00</u>	<u>\$1,075,769 00</u>

1,075,769 00

Amount loaned on stocks, bonds, and other securities (except mortgages) held as collateral, the market value of which is \$55,205 .....	\$34,000 00
Cash in company's principal office, \$33,758.84; cash in bank, \$22,139.09 .....	55,897 93
Interest due and accrued on stocks not included in "market value" .....	14,607 50
Interest due and accrued on collateral loans .....	803 33
Gross premiums in due course of collection .....	309,218 57
Due from other companies for reinsurance on losses already paid .....	1,563 12
<b>Aggregate amount of all the assets of the company .....</b>	<b>\$1,512,570 28</b>
<b>Deduct special deposits in other states .....</b>	<b>47,775 00</b>
<b>Total admitted assets .....</b>	<b>\$1,464,795 28</b>

## LIABILITIES.

Amount of unpaid losses .....	\$163,455 86
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$386,925 08
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	846,879 01
Amount of reserve on all outstanding risks .....	733,804 09
Unpaid principal on scrip, \$2,247; interest due to scrip holders \$7,086.81 .....	9,333 81
Due and accrued for salaries, rent, advertising, or agency expenses .....	4,668 10
Commissions and brokerage .....	31,926 67
Return premiums .....	28,623 39
State, city, county or other taxes and assessments .....	1,940 14
<b>Total .....</b>	<b>\$973,752 06</b>
<b>Deduct liabilities on special deposits .....</b>	<b>38,141 38</b>
<b>Aggregate liabilities (except capital stock) .....</b>	<b>\$935,610 68</b>
Surplus as regards policy holders .....	\$529,184 80
Capital stock .....	400,000 00
<b>Surplus over capital .....</b>	<b>\$129,184 80</b>

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums .....	\$1,802,251 46
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	841,175 17
<b>Net amount of cash actually received for premiums .....</b>	<b>\$1,461,076 29</b>
Interest received on bonds and mortgages .....	1,067 24
Interest and dividends received on bonds and stocks, and from all other sources .....	55,102 34
<b>Aggregate cash receipts .....</b>	<b>\$1,517,245 87</b>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses .....	\$1,213,631 28
Deduct amount actually received for salvages .....	\$7,969 18
Reinsurance .....	110,402 23
	<b>118,391 41</b>

Net amount paid on losses (of which \$181,433.50 belonged to prior years)	\$1,100,239 85
Cash dividends actually paid	40,000 00
Interest paid to scrip holders	2,049 36
Scrip, or certificate of profits redeemed in cash	44 00
Paid or allowed during the year for commissions and brokerage	294,599 30
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes	100,711 99
Paid state, national and local taxes, in this and other states	25,793 15
All other disbursements, viz, miscellaneous	110,631 52
<b>Aggregate cash disbursements</b>	<b>\$1,674,069 17</b>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892	\$166,875,890 00	\$1,874,550 07
Written during the year	159,298,086 00	1,828,261 20
<b>Total</b>	<b>\$326,173,976 00</b>	<b>\$3,702,811 27</b>
Deduct expirations	173,836,559 00	1,967,239 57
<b>In force at the end of the year</b>	<b>\$152,337,417 00</b>	<b>\$1,735,571 70</b>
Deduct amount reinsured	29,494,770 00	335,885 02
<b>Net amount in force December 31, 1893</b>	<b>\$122,842,647 00</b>	<b>\$1,399,686 68</b>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893	One year or less	\$60,115,983 00	\$773,830 17	1-2	\$386,925 08
1892		846,637 00	6,791 24	1-4	1,723 83
1891	Two years	1,106,176 00	9,839 35	3-4	7,417 00
1890		12,419,434 00	106,516 66	1-6	17,752 77
1889	Three years	17,242,779 00	161,474 92	1-3	60,787 46
1888		17,066,377 00	168,729 40	5-6	126,411 17
1887		217,283 00	2,027 58	1-8	258 45
1886	Four years	217,637 00	2,204 13	3-8	826 57
1885		272,785 00	2,697 04	5-8	1,675 63
1884		304,861 00	2,319 64	7-8	1,942 19
1883		1,585,144 00	17,065 55	1-10	1,706 58
1882	Five years	2,304,733 00	26,159 26	3-10	7,547 78
1881		2,742,714 00	26,342 96	1-3	18,171 45
1880		2,650,899 00	46,920 30	7-10	32,844 21
1879		2,250,025 00	41,699 38	9-10	37,529 40
<b>Totals</b>		<b>\$122,842,537 00</b>	<b>\$1,399,686 68</b>		<b>\$723,804 09</b>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$11,373,442 00
Total amount of cash dividends declared since the company commenced business	1,396,000 00
Total amount of the company's stock owned by the directors at par value	119,800 00
Losses paid from organization to date	5,624,118 00
Losses incurred during the year, fire	1,163,904 00
Loaned to stockholders not officers	34,000 00

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Georgia	\$28,375 00	\$18,648 06
Virginia	19,400 00	19,493 33

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>
Fire risks taken	\$1,588,676 00
Premiums received	31,408 99
Losses paid	13,793 26
Total losses incurred during the year in the State of Michigan	17,628 47

# AMERICAN FIRE INSURANCE COMPANY.

## PENNSYLVANIA.

HOME OFFICE, NOS. 308 AND 310 WALNUT ST., PHILADELPHIA.

(Incorporated February 28, 1810; commenced business March 12, 1810.)

THOS. H. MONTGOMERY, *President.*

RICHARD MARIS, *Secretary.*

Attorney for Michigan, L. H. FOX, of Detroit.

### CAPITAL.

Capital stock paid ..... \$500,000

### ASSETS.

Real estate (cost value \$228,063.56) .....	\$258,063 56
Loans on bond and mortgage of real estate (first liens) .....	1,188,300 00
Interest due, \$3,060.12; and accrued, \$17,955.56, on said mortgage loans; total .....	21,015 68
Value of lands mortgaged .....	\$1,338,707 00
Buildings (insured for \$369,183) .....	1,463,100 00
Total value of mortgaged premises .....	\$2,801,807 00

### STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
Philadelphia & Reading .....	\$31,553 59	\$41,693 00
Steubenville & Indiana R. R. ....	20,419 59	22,050 00
Pennsylvania R. R. consolidated mortgage .....	19,000 00	23,900 00
Belt Road & Stock Yards .....	20,690 00	20,890 00
Chicago & Western Indiana .....	24,072 80	24,150 00
Shamokin Valley & Pottsville R. R. ....	19,800 00	22,000 00
North Pennsylvania R. R. ....	58,451 42	65,025 00
Virginia & Tennessee R. R. ....	25,000 00	27,500 00
State of Georgia .....	26,112 04	29,250 00
Delaware & Chesapeake R. R. ....	4,400 00	4,483 84
Huntingdon & Broad Top Mountain R. R. ....	8,912 50	10,150 00
Huntingdon & Broad Top Mountain R. R. Car Trust .....	10,025 00	10,208 34
Corning, Cowanesque & Antrim .....	12,000 00	13,220 00
Philadelphia & Reading Improvement .....	25,000 00	25,875 00
Lehigh Valley Annuity .....	64,724 00	61,985 00
Mortgage Trust Co. of Pennsylvania Debenture .....	25,000 00	25,520 84
Middlesex Banking Co. Debenture .....	25,000 00	25,625 00
Allegheny Valley R. R. ....	405 00	1,080 00
Northern Central R. R. ....	25,000 00	28,500 00
Northern Pacific & Montana .....	30,000 00	30,500 00
Pennsylvania & New York Canal and R. R. ....	58,556 00	54,000 00
City of Portland Water .....	50,000 00	57,500 00
North Western Guaranty Co. Debentures .....	35,000 00	35,800 00
Lehigh Valley Railway .....	15,775 00	14,700 00
Wheeling & Lake Erie Extension Improvement .....	14,250 00	14,562 50
Sunbury, Hazleton & Wilkesbarre R. R. ....	10,000 00	10,250 00
Pittsburg, Cincinnati & St. Louis R. R. ....	34,567 50	34,800 00
Buffalo Street Railway Co. ....	18,400 00	19,400 00
Hughesville Water .....	17,000 00	17,085 00
Pittsburgh, Chicago, Cincinnati & St. Louis .....	80,000 00	30,300 00
Springfield Water .....	9,850 00	10,150 00
United Electric Securiters' Co. ....	9,250 00	9,453 34
Terre Haute & Logansport R. R. ....	26,312 50	27,000 00
Lehigh Valley Consolidated .....	25,582 50	24,250 00
Lehigh Valley Water .....	5,000 00	5,125 00
Camden & Atlantic R. R. Co. ....	15,750 00	17,400 00
Pittsburgh, Chartiers & Youghiogheny R. R. Co. ....	9,250 00	9,250 00
Omaha Loan and Trust Co. Debentures .....	10,000 00	10,200 00
Norfolk & Western R. R. Car Trust .....	11,580 80	11,640 00
Ashtabula & Pittsburgh R. R. ....	17,167 50	17,100 00
Seaford & Roanoke R. R. ....	20,700 00	21,250 00
Totals (carried out at market value) .....	\$925,301 74	\$945,088 36

945,088 36



Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$5,050.....	\$3,300 00
Cash in company's principal office, \$14,209.13; cash in bank, \$75,502.68....	89,711 81
Interest due and accrued on collateral loans.....	92 23
Gross premiums in due course of collection.....	168,736 46
Rents due and accrued.....	8,857 36

Aggregate amount of all the assets of the company.....	\$2,683,115 46
Deduct special deposits in other states.....	75,000 00
Total admitted assets.....	\$2,608,115 46

## LIABILITIES.

Amount of unpaid losses (of which \$24,773.17 are resisted).....	\$359,329 04
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$629,324 93
Reinsurance reserve pro rata on fire risks running more than one year....	555,810 55

Amount of reserve on all outstanding risks.....	1,185,135 48
Reclaimable by insured on perpetual policies.....	610,522 91
Miscellaneous expenses.....	2,253 98

Aggregate.....	\$2,157,241 41
Deduct liabilities on special deposits.....	75,000 00
Net liabilities (except capital stock).....	\$2,082,241 41

Surplus as regards policy holders.....	\$525,874 05
Capital stock.....	500,000 00
Surplus over capital.....	\$525,874 05

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums.....	On fire risks. \$2,689,491 00
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	828,149 91
Net amount of cash actually received for premiums.....	\$1,811,341 09
Interest received on bonds and mortgages.....	66,113 67
Interest and dividends received on bonds and stock, and from all other sources.....	54,721 19
Receipts from all other sources, viz., rents, policies, surveys, etc.....	15,861 28
Net perpetual premiums.....	15,056 46
Aggregate cash receipts.....	\$1,963,093 69

## DISBURSEMENTS DURING THE YEAR.

Gross amount actually paid for losses.....	On fire risks. \$1,769,294 75
Net amount paid on losses (of which \$466,840.64 belonged to prior years).....	\$1,769,294 75
Cash dividends actually paid.....	25,460 00
Paid or allowed during the year for commissions and brokerage.....	361,520 30
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	110,006 72
Paid state, national and local taxes, in this and other states.....	43,592 17
All other disbursements, viz., general expenses.....	164,810 78
Amount of deposit premiums returned during the year on perpetual fire risks (carried inside).....	\$19,527 35
Aggregate cash disbursements.....	\$2,474,684 72

## MISCELLANEOUS.

<i>Risks and premiums.</i>		<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892	.....	\$291,482,295	\$3,200,864 18
Written during the year	.....	288,537,965	2,710,866 78
Total	.....	\$580,040,260	\$5,911,833 96
Deduct expirations	.....	867,952,888	3,390,822 77
In force at the end of the year	.....	\$212,057,472	\$2,521,081 19
Deduct amount reinsured	.....	8,592,263	91,309 19
Net amount in force December 31, 1893	.....	\$203,465,209	\$2,429,772 00
<i>Perpetual risks.</i>		<i>Amount of risks.</i>	<i>Total Deposits.</i>
Perpetual risks in force on the 31st of December, 1892	.....	\$22,578,400	\$565,466 45
Perpetual risks written during the year	.....	1,206,253	34,583 81
Total	.....	\$23,782,653	\$600,050 26
Deduct those marked off as canceled	.....	715,779	19,527 35
In force December 31, 1893	.....	\$23,066,874	\$580,522 91

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893	One year or less	\$109,779,788	\$1,349,959 04	1-2	\$674,979 51
1892	Two years	182,471	1,480 71	1-4	357 88
1893		29,500	328 99	3-4	266 74
1891	Three years	22,213,402	235,610 78	1-6	39,766 80
1892		18,488,243	196,465 68	1-3	94,232 83
1893		16,357,050	175,102 80	5-6	145,919 00
1890	Four years	174,000	1,471 70	1-8	183 96
1891		85,900	688 90	3-8	229 58
1892		81,800	619 00	5-8	326 87
1893		99,033	759 09	7-8	603 23
1890	Five years	7,785,302	92,067 55	1-10	9,218 75
1891		10,004,351	125,304 61	3-10	37,991 38
1892		9,771,311	123,069 43	1-3	64,084 71
1893		10,618,178	140,561 04	7-10	93,694 40
1890		5,402,295	61,508 13	9-10	55,357 33
1887	Seven years	39,000	1,108 75	1-14	78 84
1888		52,600	915 71	3-14	196 23
1889		146,708	1,490 13	5-14	532 18
1890		100,931	1,194 71	1-3	597 85
1891		328,544	2,882 00	9-14	1,521 83
1892		75,411	958 85	11-14	753 36
1893		26,945	212 44	13-14	197 26
1887		5,000	50 40	1-20	2 50
1888		1,000	10 00	5-20	2 50
1889		2,000	12 00	7-20	4 20
1890	Ten years	22,335	300 18	9-20	135 08
1891		70,171	615 28	11-20	338 40
1892		20,822	174 55	13-20	118 45
1893		50,394	632 79	15-20	469 00
1892		19,575	139 21	17-20	118 32
1893		18,279	110 19	19-20	104 68
Totals		\$212,057,472	\$2,521,031 19		\$1,230,790 07
Deduct reinsurance		8,592,263	91,309 19		45,634 59
			\$2,429,722 00		\$1,185,155 48

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	.....	\$26,753,606 00
Total amount of cash dividends declared since the company commenced business	.....	2,646,436 00
Total amount of the company's stock owned by the directors at par value	.....	21,400 00
Losses paid from organization to date	.....	15,991,199 00
Losses incurred during the year, fire	.....	1,661,783 00

Amount deposited in various states and countries which, under the law thereof, is held exclusively for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Georgia	\$25,000 00	\$25,000 00
Oregon	50,000 00	50,000 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	<i>Fire risks.</i>
Premiums received.....	\$3,409,874 00
Losses paid.....	83,273 00
Total losses incurred during the year in the State of Michigan.....	61,516 77
	<u>68,233 02</u>

## BOYLSTON INSURANCE COMPANY.

MASSACHUSETTS.

HOME OFFICE, BOSTON.

(Incorporated December 26, 1872; commenced business January 8, 1873.)

GEO. H. BALCH, *President.*WASHINGTON GLOVER, *Secretary.*

Attorney for Michigan, BYRON WHITAKER, of Detroit.

## CAPITAL.

Capital stock paid.....\$557,200

## ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$192,500 00
Interest accrued on said mortgage loans.....	2,343 00
Value of lands mortgaged.....	\$283,800 00
Buildings (insured for \$186,100).....	207,500 00
Total value of mortgaged premises.....	<u>\$491,300 00</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
Oregon Railway and Navigation Co. coll. trust.....	\$10,000 00	\$4,900 00
Kansas City, Memphis & Birmingham R. R. Co.....	25,000 00	5,750 00
Kansas City, Memphis & Birmingham R. R. Co. ext. notes.....	3,125 00	987 50
Oregon Short Line Utah & Northern Consolidated R. R.....	25,000 00	12,250 00
Duluth, South Shore & Atlantic R. R.....	25,000 00	26,250 00
Chicago, Burlington & Quincy R. R. Nebraska ext. ....	30,000 00	26,100 00
Old Colony R. R.....	25,000 00	26,000 00
Cedar Rapids & Missouri River R. R.....	10,000 00	10,100 00
Cedar Rapids & Missouri River R. R.....	11,500 00	15,085 00
New England Mortgage security Co.....	10,000 00	9,000 00
Metropolitan Telephone and Telegraph Co.....	8,000 00	8,240 00
Utah & Northern R. R.....	8,000 00	4,580 00
Union Pacific R. R. 6½ coll. notes.....	10,000 00	8,700 00
Simpson Patent Dry Dock Co.....	5,000 00	5,000 00
General Electric Co.....	10,000 00	7,000 00
City of Cambridge.....	35,000 00	35,700 00
City of Providence.....	20,000 00	20,800 00
City of Cairo.....	700 00	700 00
City of Fitchburg.....	25,000 00	25,500 00
City of Haverhill.....	25,000 00	25,500 00
STOCKS—		
Merchants National Bank.....	25,000 00	37,000 00
State.....	20,000 00	21,400 00
Republic.....	30,000 00	44,100 00
Columbian.....	30,000 00	30,000 00
Washington.....	30,000 00	30,800 00
Tremont.....	20,000 00	19,000 00
Revere.....	6,700 00	6,700 00
New England.....	1,730 00	2,720 00
Boston & Albany Railroad.....	10,000 00	20,000 00
Boston & Providence Railroad.....	15,000 00	37,500 00
Fitchburg Railroad.....	35,000 00	25,200 00
Underwriters Salvage Co.....	500 00	500 00
Totals (carried out at market value).....	<u>\$545,225 00</u>	<u>\$551,472 50</u>

551,472 50

Cash in companies principal office, \$2,586.84; cash in bank, \$73,633.74	\$76,220 58
Interest due and accrued on stocks not included in "market value"	2,257 00
Gross premiums in due course of collection	45,000 33
Bills receivable <i>not matured</i> , taken for fire, marine, or inland risks	13,297 00

Aggregate amount of all the available assets of the company ..... \$893,090 41

## LIABILITIES.

Amount of unpaid losses ..... \$43,430 00

Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$107,326 51
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	182,481 49
Reinsurance reserve at 100 per cent on all unexpired marine risks	15,496 95

Amount of reserve on all outstanding risks	255,255 95
Interest due to scrip holders	1,344 80
Due and accrued for salaries, rent, advertising, or agency expenses	1,660 00
Commissions and brokerage	8 000 00
Return premiums	340 00

Aggregate liabilities (except capital stock) ..... \$310,530 75

Surplus as regards policy holders	\$572,559 66
Capital stock	557,200 00
Surplus over capital	\$15,359 66

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount of cash received for premiums	\$365,690 83	\$45,941 88
Deduct amount paid for reinsurance for rebate, abatement and return premiums	66,287 11	9,195 26
	\$299,393 72	\$36,746 62

Net amount of cash actually received for premiums	\$336,142 34
Interest received on bonds and mortgages	8,176 25
Interest and dividends received on bonds and stocks, and from all other sources	28,804 96
Aggregate cash receipts	\$373,123 55

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses	\$241,641 75	\$35,571 83
Deduct amount actually received for salvages and reinsurance	17,321 65	4,785 41
	\$224,320 10	\$30,786 42

Net amount paid on losses	\$255,106 57
Cash dividends actually paid	16,716 00
Interest paid to scrip holders	47 15
Paid or allowed during the year for commissions and brokerage	64,805 33
Paid during the year for salaries, fees, and all other charges of officers, clerks, and all other employes	22,109 00
Paid state, national and local taxes, in this and other states	5,044 07
All other disbursements, viz., miscellaneous	29,853 56
Aggregate cash disbursements	\$393,680 68

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$44,081,580	\$191,009 89	\$378,910	\$18,787 20
Written during the year .....	32,220,899	339,638 29	5,343,767	43,613 80
Total.....	\$76,282,449	\$530,648 18	\$5,622,677	\$62,401 00
Deduct expirations.....	32,453,266	355,519 65	5,212,351	44,132 69
In force at the end of the year.....	\$43,829,183	\$495,128 53	\$410,326	\$18,218 31
Deduct amount reinsured .....	3,175,863	37,004 22	65,205	2,721 36
Net amount in force December 31, 1893.....	\$40,653,320	\$458,124 31	\$345,121	\$15,496 95

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$17,557,102	\$214,653 01	1-2	\$107,326 51
1892.....	Two years.....	92,230	666 48	1-4	166 61
1893.....		91,918	885 86	3-4	661 29
1891.....	Three years.....	2,590,835	27,352 15	1-6	4,542 03
1892.....		2,769,679	29,524 46	1-2	14,762 23
1893.....	Four years.....	3,222,814	34,433 44	5-6	29,694 53
1890.....		70,366	777 61	1-8	97 20
1891.....	Five years.....	77,568	753 85	3-8	232 69
1892.....		148,941	1,281 24	5-8	800 86
1893.....	Six years.....	77,083	726 18	7-8	635 40
1890.....		2,057,346	22,761 52	1-10	2,276 15
1891.....	Seven years.....	2,384,711	25,459 68	2-10	7,628 90
1892.....		2,387,398	21,956 04	1-3	12,478 03
1893.....	Eight years.....	5,386,283	36,085 35	7-10	25,259 77
1890.....		3,629,636	37,987 46	9-10	34,143 71
Totals.....		\$40,653,320	\$458,124 31		\$229,759 00

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$7,297,567 50
Total amount of cash dividends declared since the company commenced business.....	698,524 00
Total amount of the company's stock owned by the directors at par value .....	33,600 00
Losses paid from organization to date .....	4,396,343 15
Losses incurred during the year, fire, marine and inland .....	251,196 57

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>
Fire risks taken.....	\$1,077,598 00
Premiums received .....	28,284 99
Losses paid .....	16,352 30
Total losses incurred during the year in the State of Michigan.....	19,698 12

## BROADWAY INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 158 BROADWAY, NEW YORK.

(Incorporated December, 1849; commenced business December, 1849.)

E. B. MAGNUS, *President*.GEO. W. JONES, *Secretary*.

Attorney for Michigan, PETER SCHULTE of Detroit.

## CAPITAL.

Capital stock paid ..... \$200,000

## ASSETS.

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
District of Columbia .....	\$300,000 00	\$210,000 00	
STOCKS—			
Morris & Essex R. R. ....	10,000 00	15,400 00	
N. Y. Lack. & West. R. R. ....	50,000 00	57,500 00	
Chicago & N. W. R. R. ....	35,000 00	35,350 00	
Illinois Central R. R. ....	20,000 00	19,000 00	
Brooklyn City R. R. ....	4,000 00	7,590 00	
Consolidated Gas Co. ....	20,000 00	25,000 00	
Long Island Traction Co. ....	10,000 00	2,000 00	
Totals (carried out at market value) .....	\$319,000 00	\$371,840 00	\$371,840 00

Cash in company's principal office, \$2,238.06; cash in bank, \$14,910.09 ..... 17,148 15  
 Interest due and accrued on stocks not included in "market value" ..... 6,108 00  
 Gross premiums in due course of collection ..... 47,155 62

Aggregate amount of all the available assets of the company ..... \$442,251 77

## LIABILITIES.

Amount of unpaid losses ..... \$30,222 79

Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy ..... \$93,401 89  
 Insurance reserve *pro rata* on fire risks running more than one year ..... 58,285 56

Amount of reserve on all outstanding risks ..... 151,686 95  
 Commissions, brokerage, etc. .... 7,100 00

Aggregate liabilities (except capital stock) ..... \$189,009 74

Surplus as regards policy holders ..... \$253,242 03  
 Capital stock ..... 200,000 00  
 Surplus over capital ..... \$53,242 03

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums.....	\$303,352 20
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	39,128 25
Net amount of cash actually received for premiums.....	\$264,723 95
Interest and dividends received on bonds and stocks, and from all other sources.....	15,397 01
Aggregate cash receipts.....	<u>\$280,120 96</u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$184,206 23
Deduct amount actually received for salvages.....	\$1,110 61 }
Reinsurance.....	7,051 98 }
	8,162 59
Net amount paid on losses (of which \$35,011.93 belongs to prior years)....	\$176,043 64
Cash dividends actually paid.....	20,000 00
Paid or allowed during the year for commissions and brokerage.....	59,303 91
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	14,879 64
Paid state, national and local taxes, in this and other states.....	4,437 55
All other disbursements, viz., miscellaneous.....	21,577 31
Aggregate cash disbursements.....	<u>\$296,242 05</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$35,868,403	\$207,578 22
Written during the year.....	43,059,965	306,051 12
Total.....	\$78,928,368	\$513,629 34
Deduct expirations.....	38,731,206	219,975 05
In force at the end of the year.....	\$40,202,062	\$293,654 29
Deduct amount reinsured.....	1,538,197	9,554 42
Net amount in force December 31, 1893.....	<u>\$38,663,865</u>	<u>\$284,099 87</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$19,423,585	\$186,302 78	1-2	\$63,401 39
1891.....	Three years.....	4,603,427	16,375 01	1-6	2,712 50
1892.....		6,897,951	30,252 05	1-2	15,126 08
1893.....		7,096,152	44,537 62	5-6	37,114 86
1899.....		51,000	615 75	1-10	61 57
1890.....	Five years.....	124,362	1,265 50	3-10	370 65
1901.....		229,612	1,946 09	1-3	923 05
1902.....		163,225	1,522 30	7-10	1,065 61
1903.....		69,250	1,012 77	9-10	911 49
Totals.....		<u>\$38,663,865</u>	<u>\$284,099 87</u>		<u>\$151,686 95</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$2,713,088 22
Total amount of cash dividends declared since the company commenced business.....	1,238,000 00
Total amount of the company's stock owned by the directors at par value.....	45,600 00
Losses paid from organization to date.....	989,067 43
Fire losses incurred during the year.....	<u>156,000 00</u>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken .....	Fire risks.
Premiums received .....	\$518,408 00
Losses paid .....	5,292 40
Total losses incurred during the year in the State of Michigan .....	1,915 84
	<u>1,814 10</u>

## BUFFALO GERMAN INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, Nos. 447-449 MAIN ST., BUFFALO.

(Incorporated February 15, 1867; commenced business February 16, 1867.)

PHILIP BECKER, *President.*OLIVER J. EGGERT, *Secretary*

Attorney for Michigan, KARL SCHMERMANN, of Detroit.

## CAPITAL.

Capital stock paid ..... \$200,000

## ASSETS.

Real estate (cost value \$300,000) .....	\$300,000 00
Loans on bond and mortgage of real estate (first liens) .....	573,335 00
Interest due on said mortgage loans .....	4,970 65
Value of lands mortgaged .....	\$912,705 00
Buildings (insured for \$416,250) .....	695,975 00
Total value of mortgaged premises .....	<u>\$1,608,680 00</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
City of Buffalo .....	\$300,000 00	\$300,000 00	
Buffalo Southwestern R. R. ....	86,250 00	86,250 00	
Tonawanda Gas Co., Tonawanda, N. Y. ....	25,000 00	25,000 00	
City of Buffalo, warrants .....	29,453 81	29,458 31	
Totals (carried out at market value) .....	<u>\$420,703 81</u>	<u>\$420,708 31</u>	420,703 31

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$248,345.00 .....	179,300 00
Cash in company's principal office, \$1,314.93; cash in bank, \$74,664.48 .....	75,979 41
Interest due and accrued on stocks not included in "market value" .....	2,187 49
Interest due and accrued on collateral loans .....	1,565 00
Gross premiums in due course of collection .....	69,448 42
Bills receivable <i>not matured</i> , taken for fire, marine, or inland risks .....	1,684 31
Rents due and accrued .....	<u>2,212 47</u>

Aggregate amount of all the available assets of the company ..... \$1,631,386 06



## LIABILITIES.

Amount of unpaid losses (of which \$2,816.84 are resisted) .....	\$42,958 42
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$158,728 97
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	211,971 54
Amount of reserve on all outstanding risks .....	370,698 51
Commissions and brokerage .....	12,179 72
Aggregate liabilities (except capital stock) .....	<u>\$425,836 65</u>
Surplus as regards policy holders .....	\$1,205,549 41
Capital stock .....	200,000 00
Surplus over capital .....	<u>\$1,005,549 41</u>

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums .....	\$561,335 80
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	105,165 98
Net amount of cash actually received for premiums .....	\$456 219 87
Interest received on bonds and mortgages .....	31,275 32
Interest and dividends received on bonds and stocks, and from all other sources .....	22,892 54
Receipts from all other sources, viz., rents, \$19,679.11; brokerage account, \$3,203.79 .....	22,882 90
Aggregate cash receipts .....	<u>\$533,270 63</u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses .....	\$286,008 71
Deduct amount actually received for salvages .....	\$3,457 18 }
Reinsurance .....	5,002 23 }
	7,459 36
Net amount paid on losses (of which \$19,943.07 belonged to prior years) .....	\$259,144 35
Cash dividends actually paid .....	40,000 00
Paid or allowed during the year for commissions and brokerage .....	98,188 84
Paid during the year for salaries, fees and all other charges of officers, clerks, agents and all other employes .....	23,137 30
Paid state, national and local taxes, in this and other states .....	8,179 22
All other disbursements, viz., miscellaneous .....	33,476 70
Aggregate cash disbursements .....	<u>\$462,126 41</u>

## MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892 .....		\$65,006,959	\$69,1,959 05
Written during the year .....		51,191,330	572,709 53
Totals .....		\$116,258,289	\$1,266,668 53
Deduct expirations .....		47,719,977	533,972 55
In force at the end of the year .....		\$68,538,312	\$782,696 08
Deduct amount reinsured .....		2,515,905	25,210 44
Net amount in force December 31, 1893 .....		<u>\$66,022,407</u>	<u>\$707,485 59</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893	One year or less	\$37,248,839	\$317,453 96	1-2	\$158,726 97
1892		134,200	1,138 16	1-4	284 04
1893	Two years	112,079	1,100 93	3-4	825 70
1891		8,622,267	82,154 20	1-6	18,662 37
1892	Three years	10,066,448	96,685 13	1-2	48,332 56
1893		12,053,450	117,499 03	5-6	97,915 88
1890		115,200	941 03	1-8	117 63
1891	Four years	141,200	1,233 75	3-8	462 65
1892		126,575	1,057 46	5-8	660 91
1893		107,523	977 01	7-8	854 88
1890		1,303,220	15,626 47	1-10	1,562 84
1890		1,113,552	12,785 33	3-10	3,835 60
1891	Five years	1,491,374	12,928 77	1-2	6,464 38
1892		1,778,660	21,857 06	7-10	15,299 94
1893		2,008,320	24,099 81	9-10	21,662 38
Totals		\$66,022,407	\$707,485 59		\$370,668 51

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$7,325,248 71
Total amount of cash dividends declared since the company commenced business	785,925 00
Total amount of the company's stock owned by the directors at par value	60,509 00
Total amount loaned to officers and directors	186,700 00
Losses paid from organization to date	2,770,404 70
Fire losses incurred during the year	276,842 86
Loaned to stockholders not officers	63,000 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken	\$2,223,011 00
Premiums received	24,990 54
Losses paid	11,535 36
Total losses incurred during the year in the State of Michigan	10,821 92

## CAPITAL FIRE INSURANCE COMPANY.

## NEW HAMPSHIRE.

## HOME OFFICE, CONCORD.

(Incorporated March 10, 1886; commenced business March 19, 1886.)

LYMAN JACKMAN, President.

CHARLES L. JACKMAN, Secretary.

Attorney for Michigan, LUCIAN H. FOX, of Detroit.

## CAPITAL.

Capital stock paid .....\$200,000

## ASSETS.

Real estate (cost value \$64,087.03)	\$65,000 00
Loans on bond and mortgage of real estate (first liens)	75,798 00
Interest due, \$255.00, and accrued, \$957.84, on said mortgage loans; total	1,212 84
Value of lands mortgaged	\$32,491 00
Buildings (insured for \$66,300.00)	134,590 00
Total value of mortgaged premises	\$317,081 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
City of Portsmouth, N. H.	\$40,000 00	\$41,200 00
City of Dover, N. H.	20,000 00	20,780 00
City of Concord, N. H.	25,000 00	25,780 00
Concord & Montreal R. R.	10,000 00	10,000 00
New Hampshire Trust Co., Manchester, N. H.	6,500 00	5,200 00
Iowa Loan and Trust Co., Des Moines, Ia.	5,000 00	5,000 00
Mascatine Mortgage and Trust Co., Mascatine, Ia.	5,000 00	5,000 00
Streeter, Ill., Aqueduct Co.	5,000 00	5,050 00
City Water Co., Merrill, Wis.	5,000 00	5,000 00
Clinton, Ia., water works	5,000 00	5,000 00
City Water Co., Sheboygan, Wis.	5,000 00	5,000 00
Windsor Land and Investment Co., Denver, Col.	5,000 00	5,000 00
Spokane & Palouse R. R. Co., Spokane, Wash.	5,000 00	5,000 00
City Water Co., Chattanooga, Tenn.	5,000 00	5,000 00
Central Loan and Debenture Co., Kansas City, Mo.	4,000 00	4,000 00
Winfield Water Co., Winfield, Kan.	3,000 00	2,250 00
Xenia Water Co., Xenia, O.	3,000 00	3,000 00
Johnson Loan and Trust Co., Arkansas City, Kan.	2,500 00	2,250 00
Grand Forks, Dakota, Gas and Electric Co.	2,500 00	2,500 00
Davidson Investment Co., Wichita, Kan.	2,000 00	500 00
Wichita, Kan., Water Co.	2,000 00	2,000 00
Metropolitan West End R. R. Co., Chicago.	2,000 00	2,040 00
Nebraska Loan and Trust Co., Hastings, Neb.	1,000 00	1,000 00
City of Kingman, Kan., Water Co.	1,000 00	1,000 00
<b>STOCKS—</b>		
C. & M. R. R., class 4	5,000 00	8,500 00
Armory Manufacturing Co., Manchester, N. H.	2,500 00	3,000 00
Page Belting Co., preferred, Concord, N. H.	2,500 00	2,500 00
Prescott Flano Co., preferred, Concord, N. H.	2,500 00	2,500 00
Amoskeag Manufacturing Co., Manchester, N. H.	1,000 00	1,800 00
Nashua Manufacturing Co., Nashua, N. H.	1,000 00	1,000 00
Atchison, Topeka & Santa Fe R. R.	1,500 00	157 50
West Side Construction Co., Chicago	200 00	200 00
<b>Totals (carried out at market value)</b>	<b>\$191,700 00</b>	<b>\$194,177 50</b>

\$194,177 50

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$6,800.00	3,500 00
Cash in company's principal office, \$3,149.58; cash in bank, \$25,619.66	28,769 24
Interest due and accrued on stocks not included in "market value"	1,335 83
Gross premiums in due course of collection	42,859 51
Due from other companies for reinsurance on losses already paid	43,561 26

Aggregate amount of all the available assets of the company ..... **\$456,214 18**

## LIABILITIES.

Amount of unpaid losses	\$32,341 22
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$122,992 60
Reinsurance reserve pro rata on fire risks running more than one year	25,927 74
Amount of reserve on all outstanding risks	148,920 34
Due and accrued for salaries, rent, advertising, or agency expenses	245 11
Due and to become due for borrowed money	29,000 00
Commissions and brokerage	8,007 72
Return premiums	3,177 92
Reinsurance	327 39
Account of new building	25,000 00
<b>Aggregate liabilities (except capital stock)</b>	<b>\$247,019 70</b>

Surplus as regards policy holders	\$209,194 48
Capital stock	200,000 00
<b>Surplus over capital</b>	<b>\$9,194 48</b>

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums	On fire risks. \$343,014 02
Deduct amount paid for reinsurance for rebate, abatement and return premiums	72,048 35

Net amount of cash actually received for premiums.....	\$270,965 67
Interest received on mortgages.....	4,721 33
Interest and dividends received on bonds and stocks, and from all other sources.....	9,055 11
Receipts from all other sources, viz., rents, \$1,252.06; miscellaneous, \$20,848.77.....	22,100 83
<b>Aggregate cash receipts.....</b>	<b>\$306,842 94</b>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$190,531 05
Deduct amount actually received for salvages, \$1,641.83; reinsurance, \$3,354.39.....	5,496 23
Net amount paid on losses (of which \$20,972.51 belonged to prior years).....	\$185,022 83
Cash dividends actually paid.....	12,000 00
Paid or allowed during the year for commissions and brokerage.....	69,221 60
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	4,641 22
Paid state, national and local taxes, in this and other states.....	6,009 35
Interest paid on borrowed money.....	732 72
All other disbursements, viz., rent and general expenses.....	29,938 65
<b>Aggregate cash disbursements.....</b>	<b>\$307,566 37</b>

## MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....		\$9,734,750	\$181,188 88
Written during the year.....		27,058,341	367,412 60
<b>Total.....</b>		<b>\$36,793,091</b>	<b>\$448,631 48</b>
Deduct expirations.....		15,516,112	207,325 24
<b>In force at the end of the year.....</b>		<b>\$30,996,983</b>	<b>\$290,511 24</b>
Deduct amount reinsured.....		206,784	2,801 64
<b>Net amount in force December 31, 1893.....</b>		<b>\$30,790,199</b>	<b>\$288,009 60</b>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$17,151,508	\$245,965 30	1-3	\$122,992 60
1892.....	Two years.....	24,250	377 15	1-4	91 29
1891.....		83,135	776 37	3-4	581 20
1891.....	Three Years.....	427,632	4,356 97	1-6	1,809 50
1893.....		182,785	2,785 00	1-3	1,367 50
1890.....		1,041,069	12,978 83	5-6	10,815 70
1891.....	Four years.....	100,310	889 12	1-8	111 14
1893.....		58,672	934 30	3-8	850 34
1890.....		15,175	210 25	5-8	181 40
1893.....	Five years.....	125,490	1,347 60	7-8	1,179 22
1890.....		341,296	3,496 23	1-10	349 63
1891.....		187,350	1,919 75	8-10	544 91
1891.....		325,059	3,289 84	1-3	1,614 92
1892.....		161,600	2,238 23	7-10	1,001 79
1893.....		501,777	5,894 66	9-10	5,305 20
<b>Totals.....</b>		<b>\$30,790,198</b>	<b>\$288,009 60</b>		<b>\$148,920 34</b>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$398,027 00
Total amount of cash dividends declared since the company commenced business.....	43,514 00
Total amount of the company's stock owned by the directors at par value.....	58,340 00
Losses paid from organization to date.....	\$78,538 00
Losses incurred during the year, fire.....	197,012 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	Fire risks.....
Premiums received.....	\$216,912 80
Losses paid.....	4,648 08
Total losses incurred during the year in the State of Michigan.....	2,920 75
	<u>2,920 75</u>

## CITIZENS' (FIRE) INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 156 BROADWAY NEW YORK.

(Incorporated, April, 1886; commenced business, April, 1887.)

EDWARD A. WALTON, *President*.FRANK M. PARKER, *Secretary*.

Attorney for Michigan, E. R. MERRIFIELD, of Lansing.

## CAPITAL.

Capital stock paid.....\$300,000

## ASSETS.

Real estate (cost value \$94,587.09).....	\$150,700 00
Loans on bond and mortgage of real estate (first liens).....	41,300 00
Interest due, \$1,005.00, and accrued, \$206.50, on said mortgage loans; total.....	1,211 50

Value of lands mortgaged.....	\$45,000 00
Buildings (insured for \$36,200.00).....	54,000 00
Total value of mortgaged premises.....	<u>\$99,000 00</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

## BONDS—

Par value. Market value.

United States.....	\$150,000 00	\$169,575 00
Oregon Short Line & Utah Northern R. R.....	2,000 00	1,500 00
Lake Shore & Michigan Southern R. R.....	50,000 00	60,500 00
New York, Chicago & St. Louis R. R.....	10,000 00	9,700 00

## STOCKS—

National Bank of Commerce.....	10,000 00	13,300 00
National Citizens Bank.....	30,000 00	46,500 00
National Bank of the Republic.....	5,000 00	8,500 00
Consolidated Gas Co.....	20,000 00	25,300 00
Union Trust Company.....	10,000 00	75,000 00
Cleveland, Cincinnati, Chicago & St. Louis.....	20,000 00	7,200 00
Cleveland, Cincinnati, Chicago & St. Louis, preferred.....	10,000 00	8,700 00
Union Pacific Railroad Company.....	20,000 00	8,700 00
New York Central & Hudson River R. R.....	21,000 00	20,700 00
Underwriters Salvage Company.....	1,000 00	1,000 00

Totals (carried out at market value).....	<u>\$359,000 00</u>	<u>\$456,583 00</u>
		456,583 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$58,855.00	\$36,725 00
Cash in company's principal office, \$4,431.27; cash in bank, \$62,167.67	66,598 94
Interest due and accrued on stocks not included in "market value"	6,990 00
Interest due and accrued on collateral loans	610 31
Gross premiums in due course of collection	131,288 68
Rents due and accrued	2,138 34
Due from other companies for reinsurance on losses already paid	180 34
Aggregate amount of all the assets of the company	<u>\$894,248 11</u>
Deduct special deposits in other states	45,300 00
Total admitted assets	<u><u>\$848,948 11</u></u>

## LIABILITIES.

Amount of unpaid losses (of which \$9,428.60 are resisted)	\$70,277 95
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$129,157 86
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	182,476 75
Amount of reserve on all outstanding risks	234,131 63
Interest due to scrip holders	275 00
Cash dividends declared due or to become due	339 80
Due and accrued for salaries, rent, advertising, or agency expenses	1,200 00
Due and to become due for borrowed money	100,000 00
Commissions and brokerage	12,445 69
Return premiums	900 00
Reinsurance	348 11
Aggregate	<u>\$419,918 18</u>
Deduct amounts on special deposits	3,826 37
Net liabilities (except capital stock)	<u><u>\$416,091 81</u></u>
Surplus as regards policy holders	\$432,836 80
Capital stock	300,000 00
Surplus over capital	<u><u>\$132,836 80</u></u>

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums	<i>On fire risks.</i> \$396,635 80
Deduct amount paid for reinsurance for rebate, abatement and return premiums	816,286 10
Net amount of cash actually received for premiums	\$580,369 20
Interest received on bonds and mortgages	1,473 00
Interest and dividends received on bonds and stocks, and from all other sources	25,887 03
Receipts from all other sources, viz., rents	6,197 94
Aggregate cash receipts	<u><u>\$613,927 17</u></u>

## DISBURSEMENTS DURING THE YEAR.

Gross amount actually paid for losses	<i>On fire risks.</i> \$556,591 19
Deduct amount actually received for salvages, \$4,238.52; reinsurance, \$3,267.59	7,506 11

Net amount paid on losses (of which \$61,398.17 belonged to prior years).....	\$549,085 08
Cash dividends actually paid.....	15,721 15
Paid or allowed during the year for commissions and brokerage.....	146,788 60
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	46,645 81
Paid state, national and local taxes, in this and other states.....	17,528 81
All other disbursements, viz., miscellaneous.....	83,026 41
Aggregate cash disbursements.....	<u>\$857,795 86</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$118,968,006 14	\$1,044,698 99
Written during the year.....	86,969,381 02	923,515 87
Total.....	\$205,937,426 16	\$1,968,514 86
Deduct expirations.....	133,272,099 89	1,441,752 86
In force at the end of the year.....	\$72,665,326 27	\$526,762 00
Deduct amount reinsured.....	3,314,515 61	27,502 98
Net amount in force December 31, 1893.....	<u>\$69,350,810 66</u>	<u>\$499,259 02</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1896.....	One year or less.....	\$24,115,850 94	\$258,315 73	1-2	\$129,157 86
1897.....		1,031,860 00	8,782 98	1-4	945 59
1898.....	Two years.....	1,690,016 20	8,210 24	3-4	6,157 68
1891.....		15,055,952 74	74,287 15	1-6	12,381 19
1892.....	Three years.....	15,499,177 27	82,096 72	1-2	41,088 86
1893.....		12,418,185 18	78,311 90	5-6	61,088 25
1890.....		51,150 00	287 68	1-8	35 96
1891.....	Four years.....	82,750 00	270 21	2-8	101 38
1892.....		43,000 00	206 48	5-8	129 05
1893.....		3,800 00	24 68	7-8	21 55
1899.....		700,078 00	7,032 12	1-10	703 21
1890.....		580,079 16	5,825 50	3-10	1,747 65
1891.....	Five years.....	772,568 50	7,657 56	1-2	3,828 78
1892.....		865,525 00	3,075 94	7-10	2,153 18
1893.....		263,333 38	2,877 77	9-10	2,139 99
Totals.....		<u>\$72,665,326 27</u>	<u>\$526,762 00</u>		<u>\$261,634 61</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$13,839,917 00
Total amount of cash dividends declared since the company commenced business.....	1,926,300 00
Total amount of the company's stock owned by the directors at par value.....	104,040 00
Losses paid from organization to date.....	7,381,469 00
Losses incurred during the year, fire.....	558,137 00
Loaned to stockholders not officers.....	35,300 00

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Georgia.....	\$28,312 50	\$1,843 25
Virginia.....	16,987 50	1,983 12
Totals.....	<u>\$45,300 00</u>	<u>\$3,826 37</u>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	Fire risks.
Fire risks taken.....	\$1,545,740 66
Premiums received.....	24,034 02
Losses paid.....	17,746 46
Total losses incurred during the year in the State of Michigan.....	21,514 92

## CITIZENS' INSURANCE COMPANY.

## PENNSYLVANIA.

## HOME OFFICE, PITTSBURGH.

(Incorporated March, 1849; commenced business March, 1850.)

J. H. SNIVELY, *President.*HOWARD WELCH, *Secretary.*

Attorney for Michigan, LUCIAN H. FOX, of Detroit.

## CAPITAL.

Capital stock paid.....\$500,000

## ASSETS.

Real estate (cost value \$88,825) .....	\$122,000 00
Loans on bond and mortgage of real estate (first liens) .....	295,655 00
Interest due \$145 and accrued \$3,441.13 on said mortgage loans; total .....	3,586 13
Value of lands mortgaged.....	\$351,900 00
Buildings (insured for \$28,100) .....	300,000 00
Total value of mortgaged premises .....	\$651,900 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
Allegheny county.....	\$1,000 00	\$1,200 00	
Pgh., New Castle & L. E. R'y .....	8,000 00	9,000 00	
Point Bridge .....	4,500 00	5,000 00	
H. C. Frick Coke Co. ....	10,000 00	10,500 00	
STOCKS—			
Save Deposit & Trust Co. ....	5,000 00	6,000 00	
Allegheny Bridge Co. ....	6,250 00	12,250 00	
Pgh., McKeesport & Yough. R'y .....	10,000 00	12,000 00	
First national bank of Allegheny .....	10,000 00	12,000 00	
" " " Pittsburgh .....	8,400 00	14,700 00	
Marine " " " .....	13,300 00	14,098 00	
All'y " " " .....	10,000 00	13,000 00	
Duquesne national bank, " .....	16,500 00	20,835 00	
Mechanics " " " .....	1,250 00	2,600 00	
Metrop. " " " .....	10,000 00	12,000 00	
M. & M. " " " .....	3,000 00	4,200 00	
Lincoln " " " .....	5,000 00	7,000 00	
Citizens " " " .....	6,250 00	7,500 00	
Third " " " .....	11,500 00	14,375 00	
Iron City " " " .....	8,000 00	13,780 00	
Exchange " " " .....	2,750 00	4,290 00	
Guarantee Co. of North America .....	250 00	825 00	
Allegheny Insurance Co. ....	1,000 00	1,400 00	
Birmingham " " .....	4,500 00	4,500 00	
Monongahela " " .....	1,250 00	1,000 00	
N. Y. & Cleveland Gas Coal Co. ....	750 00	750 00	
Totals (carried out at market value).....	\$138,450 00	\$315,908 00	215,903 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$75,468.50 .....	53,693 40
Cash in company's principal office, \$1,018.81; cash in bank, \$11,357.43 .....	42,376 24
Interest due and accrued on stocks not included in "market value" .....	46 66
Interest due and accrued on collateral loans .....	573 10
Gross premiums in due course of collection .....	33,606 15
Rents due and accrued .....	475 83

Aggregate amount of all the available assets of the company .....\$767,817 51



## LIABILITIES.

Amount of unpaid losses (of which \$900.00 are resisted) .....	\$52,868 51
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$123,957 56
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year ....	80,916 60
Amount of reserve on all outstanding risks .....	204,874 16
Commissions and brokerage .....	5,584 69
Reinsurance .....	1,500 00
Aggregate liabilities (except capital stock) .....	\$264,827 36
Surplus as regards policy holders .....	\$503,990 15
Capital stock .....	500,000 00
Surplus over capital .....	\$2,990 15

## RECEIPTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums .....	\$369,199 88	\$1,519 24
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	60,754 57	
Net amount of cash actually received for premiums .....	\$309,964 55	
Interest received on bonds and mortgages .....	16,146 79	
Interest and dividends received on bonds and stocks, and from all other sources .....	13,936 26	
Receipts from all other sources, viz., rents .....	6,691 23	
Aggregate cash receipts .....	\$346,738 83	

## DISBURSEMENTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses .....	\$260,879 54	\$274 39
Reinsurance .....	17,104 30	
	\$243,775 24	\$274 39
Net amount paid on losses (of which \$51,640.33 belonged to prior years) ..	\$244,049 63	
Cash dividends actually paid .....	20,000 00	
Paid or allowed during the year for commissions and brokerage .....	52,651 61	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....	14,532 12	
Paid state, national and local taxes, in this and other states .....	8,009 54	
All other disbursements, viz., miscellaneous .....	21,260 86	
Aggregate cash disbursements .....	\$360,503 76	

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892 .....	\$32,623,036	\$408,086 22		
Written during the year .....	29,457,172	\$67,510 26	\$785,646	\$1,519 24
Total .....	\$62,080,208	\$775,596 48	\$785,646	\$1,519 24
Deduct expirations .....	28,812,419	\$58,733 92	785,646	1,519 24
In force at the end of the year .....	\$33,267,789	\$416,862 56		
Deduct amount reinsured .....	781,717	9,598 60		
Net amount in force December 31, 1893 .....	\$32,486,072	\$407,263 96		

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893	One year or less	\$18,580,184	\$247,915 12	1-2	\$123,957 56
1892		159,568	1,477 80	1-4	869 45
1891	Two years	55,622	680 88	3-4	472 77
1890		4,092,199	43,408 75	1-6	7,223 96
1893	Three years	4,029,839	47,735 99	1-2	23,867 99
1892		4,104,778	47,529 46	5-6	39,607 55
1891		50,800	586 43	1-8	73 30
1890	Four years	52,050	476 87	3-8	178 83
1893		89,966	908 64	5-8	567 90
1892		39,000	443 46	7-8	388 01
1891		178,900	1,952 33	1-10	195 23
1890		218,646	2,752 88	3-10	825 84
1893	Five years	498,010	6,075 34	1-2	3,089 17
1892		228,625	3,698 75	7-10	2,585 59
1891		107,875	1,675 56	9-10	1,510 71
Totals		\$32,486,072	\$407,263 76		\$204,874 16

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$4,302,136 00
Total amount of cash dividends declared since the company commenced business	749,000 00
Total amount of the company's stock owned by the directors at par value	88,250 00
Total amount loaned to officers and directors	11,700 00
Losses paid from organization to date	2,405,008 00
Losses incurred during the year, fire, marine and inland	245,278 00
Loaned to stockholders not officers	32,180 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken	Fire risks.
Premiums received	\$1,343,964 00
Losses paid	19,202 67
Total losses incurred during the year in the State of Michigan	17,681 89
	20,370 77

## COMMERCE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 57 STATE ST., ALBANY.

(Incorporated June 1, 1859; commenced business June 1, 1859.)

GARRET A. VAN ALLEN, *President*,E. DARWIN JENISON, *Secretary*.

Attorney for Michigan, ALEXANDER A. SAENGER, of Detroit.

## CAPITAL.

Capital stock paid ..... \$200,000

## ASSETS.

Real estate (cost value \$75,000.00)	\$75,000 00
Loans on bond and mortgage of real estate (first liens)	66,100 00
Interest due on said mortgage loans	1,043 19
Value of lands mortgaged	\$82,400 00
Buildings (insured for \$80,300)	72,000 00
Total value of mortgaged premises	\$154,400 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Stocks—	Par value.	Market value.	
National Commercial Bank of Albany .....	\$15,000 00	\$49,500 00	
First National Bank of Albany .....	15,000 00	24,750 00	
National Exchange Bank of Albany .....	7,200 00	8,640 00	
Albany City National Bank of Albany .....	4,500 00	4,500 00	
National Bank of Cohoes, N. Y. ....	5,000 00	7,000 00	
Holland Trust Company of New York .....	2,500 00	3,750 00	
Rensselaer & Saratoga Railroad Company .....	30,000 00	52,500 00	
South End Bank of Albany, N. Y. ....	5,000 00	4,500 00	
Underwriters Salvage Company of New York .....	500 00	500 00	
Totale (carried out at market value) .....	\$84,700 00	\$155,640 00	\$155,640 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$20,975.00 .....	10,600 00
Cash in company's principal office, \$3,841.94; cash in bank, \$26,149.05 .....	29,990 99
Interest due and accrued on stocks not included in "market value" .....	500 00
Gross premiums in due course of collection .....	10,817 15
Rents due and accrued .....	1,795 12
Aggregate amount of all the available assets of the company .....	\$351,486 45

## LIABILITIES.

Amount of unpaid losses (of which \$100 are resisted) .....	\$19,030 00
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Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$57,716 53
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	\$7,743 58

Amount of reserve on all outstanding risks .....	95,460 11
Commissions and brokerage .....	1,749 98
Return premiums .....	1,302 54
Taxes, etc. ....	178 23
Aggregate liabilities (except capital stock) .....	\$117,720 86

Surplus as regards policy holders .....	\$233,765 59
Capital stock .....	200,000 00
Surplus over capital .....	\$33,765 59

## RECEIPTS DURING THE YEAR.

	On fire risks.	
Gross amount of cash received for premiums .....	\$175,977 87	
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	32,039 47	
Net amount of cash actually received for premiums .....	\$143,938 20	
Interest received on bonds and mortgages .....	3,636 15	
Interest and dividends received on bonds and stocks, and from all other sources .....	8,955 44	
Receipts from all other sources, viz., rents .....	5,041 65	
Aggregate cash receipts .....	\$161,571 44	

## DISBURSEMENTS DURING THE YEAR.

	On fire risks.	
Gross amount actually paid for losses .....	\$129,748 77	
Deduct amount actually received for salvages, \$1,458.92; reinsurance, \$2,574.40 .....	4,363 32	

Net amount paid on losses (of which \$25,565.97 belonged to prior years).....	\$125,385 45
Cash dividends actually paid.....	12,000 00
Paid or allowed during the year for commissions and brokerage.....	29,028 33
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	11,781 03
Paid state, national and local taxes in this and other states.....	8,136 64
All other disbursements, viz., miscellaneous.....	8,142 68
Aggregate cash disbursements.....	<u>\$194,474 13</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$19,831,587	\$207,911 76
Written during the year.....	16,868,869	173,883 08
Total.....	<u>\$36,200,896</u>	<u>\$383,244 84</u>
Deduct expirations.....	18,448,819	187,648 80
In force at the end of the year.....	\$17,751,577	\$195,596 04
Deduct amount reinsured.....	888,978	7,220 56
Net amount in force December 31, 1893.....	<u>\$16,912,599</u>	<u>\$188,375 48</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$10,274,677	\$115,483 07	1-3	\$37,716 53
1892.....	Two years.....	29,338	273 32	1-4	68 28
1893.....		14,360	140 68	3-4	105 45
1891.....	Three years.....	1,435,094	16,948 38	1-6	2,824 72
1892.....		1,914,730	21,089 80	1-2	10,544 80
1893.....		2,001,814	19,068 94	5-6	15,882 45
1890.....	Four years.....	12,000	112 63	1-8	14 07
1891.....		37,300	350 48	2-8	131 44
1892.....		37,940	388 46	6-8	180 25
1893.....		38,960	358 00	7-8	313 25
1890.....		169,898	2,476 97	1-10	247 70
1890.....	Five years.....	174,135	2,361 54	3-10	678 45
1891.....		206,840	2,486 22	1-2	1,243 11
1892.....		368,455	4,890 27	7-10	3,073 19
1893.....		215,183	2,707 06	9-10	2,436 37
Totals.....		<u>\$16,912,599</u>	<u>\$188,375 48</u>		<u>\$95,460 11</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$4,906,437 00
Total amount of cash dividends declared since the company commenced business.....	818,000 00
Total amount of the company's stock owned by the directors at par value.....	59,300 00
Total amount loaned to officers and directors.....	2,000 00
Losses paid from organization to date.....	3,283,527 00
Losses incurred during the year, fire.....	<u>120,308 17</u>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	<u>\$541,797 00</u>
Premiums received.....	7,173 66
Losses paid.....	3,422 19
Total losses incurred during the year in the State of Michigan.....	<u>4,922 19</u>

## COMMONWEALTH INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 68 WILLIAM ST., NEW YORK CITY.

(Incorporated August 23, 1886; commenced business September 15, 1886.)

M. M. BELDING, *President*,CHAS. S. BARTOW, *Secretary*.

Attorney for Michigan, L. N. PITTMAN, of Detroit.

## CAPITAL.

Capital stock paid ..... \$500,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens) .....	\$203,500 00
Interest accrued on said mortgage loans .....	2,968 40
Value of lands mortgaged .....	\$176,500
Buildings (insured for \$198,125) .....	174,000
Total value of mortgage premises .....	<u>\$850,500</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
United States legal tender notes .....	\$25,000 00	\$25,000 00
District of Columbia .....	50,000 00	51,360 00
STOCKS—		
New York City .....	125,000 00	125,000 00
C., C. & St. Louis R. R. Co. ....	10,000 00	8,500 00
Western Union Telegraph .....	22,000 00	18,177 50
Chicago, Milwaukee & St. Paul R'y Co. ....	10,000 00	11,900 00
Chicago & Northwestern R'y Co. ....	20,000 00	19,700 00
Central R. R. Co. of New Jersey .....	20,000 00	22,600 00
Delaware & Hudson Canal Co. ....	10,000 00	13,100 00
Manhattan R'y Co. ....	10,000 00	12,300 00
Chicago, Minn., St. Paul & O. R'y Co. ....	20,000 00	22,200 00
Toledo & Ohio Central R'y Co. ....	20,000 00	15,000 00
Merchants' National Bank, New York .....	2,500 00	3,625 00
National Bank of Commerce, New York .....	2,500 00	4,400 00
Bank of America, " " .....	2,500 00	4,875 00
Central National Bank, " " .....	1,000 00	1,280 00
Bowery Bank, " " .....	5,000 00	14,750 00
German-American Bank, " " .....	3,750 00	4,612 50
New York Produce Exchange Bank, New York .....	5,000 00	6,150 00
Totals (carried out at market value) .....	<u>\$364,250 00</u>	<u>\$384,270 00</u>
		384,270 00
Cash in company's principal office, \$229.48; cash in bank, \$20,172.98 .....		20,402 46
Interest due and accrued on stocks not included in "market value" .....		4,163 13
Gross premiums in due course of collection .....		30,405 96
Aggregate amount of all the available assets of the company .....		<u>\$645,709 95</u>

## LIABILITIES.

Amount of unpaid losses (of which \$400.00 are resisted) .....	\$17,096 82
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$86,077 17
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	12,989 13
Amount of reserve on all outstanding risks .....	100,016 30
Interest due to scrip holders .....	751 42
Due and accrued for salaries, rent, advertising, or agency expenses .....	1,200 00
Commissions and brokerage .....	2,508 59
Return premiums .....	2,027 14
Aggregate liabilities (except capital stock) .....	\$123,600 27
Surplus as regards policy holders .....	\$522,109 68
Capital stock .....	500,000 00
Surplus over capital .....	\$22,109 68

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums .....	\$249,483 14
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	45,369 97
Net amount of cash actually received for premiums .....	\$204,063 17
Interest received on bonds and mortgages .....	11,639 76
Interest and dividends received on bonds and stocks, and from all other sources .....	14,465 57
Aggregate cash receipts .....	\$230,168 50

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses .....	\$169,688 58
Deduct amount actually received for salvages .....	\$1,508 59 }
Reinsurance .....	111 43 }
Net amount paid on losses (of which \$25,841.54 belonged to prior years) ..	\$168,018 56
Cash dividends actually paid .....	15,000 00
Interest paid to scrip holders .....	34 74
Paid or allowed during the year for commissions and brokerage .....	18,972 58
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....	24,343 97
Paid state, national and local taxes, in this and other states .....	7,473 72
All other disbursements, viz., miscellaneous .....	10,892 11
Aggregate cash disbursements .....	\$244,735 68

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892 .....	\$30,812,635	\$312,440 76
Written during the year .....	23,325,166	243,197 90
Total .....	\$44,137,791	\$455,638 66
Deduct expirations .....	26,051,546	265,861 92
In force at the end of the year .....	\$18,086,245	\$199,776 74
Deduct amount reinsured .....	164,850	2,065 21
Net amount in force December 31, 1893 .....	\$17,921,395	\$197,711 53

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893.....	One year or less.....	\$15,549.595	\$172,154 38	1-2	\$86,077 17
1892.....	Two years.....	108,215	1,232 55	1-4	308 14
1893.....		163,725	1,309 98	3-4	982 41
1891.....	Three years.....	336,175	3,047 47	1-6	507 91
1892.....		464,114	4,298 78	1-2	2,149 37
1893.....		373,131	5,389 18	5-6	4,490 97
1890.....	Four years.....	68,500	776 98	1-8	97 12
1891.....		86,008	216 75	2-8	81 28
1892.....		62,800	410 40	5-8	256 50
1893.....		33,250	276 75	7-8	242 16
1889.....	Five years.....	157,428	1,696 31	1-10	169 63
1890.....		98,500	1,032 70	3-10	309 81
1891.....		161,002	1,515 30	1-2	757 65
1892.....		194,650	1,708 31	7-10	1,195 81
1893.....		119,200	2,655 95	9-10	2,390 37
Totals.....		\$17,921,395	\$197,721 53		\$100,016 30

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$1,445,911 09
Total amount of cash dividends declared since the company commenced business .....	98,000 00
Total amount of the company's stock owned by the directors at par value .....	85,500 00
Losses paid from organization to date .....	986,677 57
Fire losses incurred during the year .....	159,681 24

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken .....	\$308,500 00
Premiums received .....	2,213 99
Total losses incurred during the year in the State of Michigan .....	4,600 00

## CONCORDIA FIRE INSURANCE COMPANY.

## WISCONSIN.

## HOME OFFICE, MILWAUKEE.

(Incorporated March 7, 1870; commenced business March 23, 1870.)

J. H. INBUSCH, President.

GUSTAV WOLLAEGER, Secretary.

Attorney for Michigan H. A. CHRISTIANSEN, of Detroit.

## CAPITAL.

Capital stock paid .....\$200,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$487,165 00
Interest accrued on said mortgage loans.....	4,838 33
Value of lands mortgaged.....	\$709,250 00
Buildings (insured for \$299,225).....	641,150 00
Total value of mortgaged premises.....	\$1,350,400 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—		Par value.	Market value.	
Chicago city.....		\$10,000 00	\$10,300 00	
Chicago city.....		25,000 00	25,500 00	
Cincinnati sinking fund.....		40,000 00	42,200 00	
Washington county, Illinois.....		15,000 00	15,450 00	
Totals (carried out at market value) .....		\$90,000 00	\$93,350 00	\$93,350 00
Cash in company's principal office, \$7,404.09; cash in bank, \$36,226.06.....				43,630 15
Interest due and accrued on stocks not included in "market value".....				783 33
Gross premiums in due course of collection.....				63,557 86
Due from other companies for reinsurance on losses already paid.....				1,735 96
Aggregate amount of all the available assets of the company .....				\$695,060 63

## LIABILITIES.

Amount of unpaid losses (of which \$6,960.64 are resisted).....		\$50,282 60
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$140,363 09	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	262,923 88	
Amount of reserve on all outstanding risks .....		403,286 47
Interest due to scrip holders.....		19 00
Commissions and brokerage .....		14,173 30
Aggregate liabilities (except capital stock).....		\$467,761 37
Surplus as regards policy holders.....	\$227,299 26	
Capital stock.....	200,000 00	
Surplus over capital .....	\$27,299 26	

## RECEIPTS DURING THE YEAR.

	On fire risks.	
Gross amount of cash received for premiums .....	\$581,109 52	
Deduct amount paid for reinsurance, for rebate, abatement and return premiums .....	115,351 06	
Net amount of cash actually received for premiums.....		\$465,758 46
Interest received on bonds and mortgages .....		29,802 57
Interest and dividends received on bonds and stocks, and from all other sources .....		4,600 00
Aggregate cash receipts .....		\$500,161 03

## DISBURSEMENTS DURING THE YEAR.

	On fire risks.	
Gross amount actually paid for losses .....	\$340,110 67	
Deduct amount actually received for salvages, \$4,174.26; reinsurance, \$35,222.32.....	39,897 18	
Net amount paid on losses (of which \$32,011.70 belonged to prior years). .....		\$300,713 49
Cash dividends actually paid.....		15,992 00
Paid or allowed during the year for commissions and brokerage .....		105,408 73
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....		27,698 33
Paid state, national and local taxes, in this and other states .....		12,188 02
All other disbursements, viz., miscellaneous.....		42,554 93
Aggregate cash disbursements.....		\$504,555 50



## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$60,209,981	\$724,474 25
Written during the year.....	46,562,196	575,084 23
Total.....	\$106,772,176	\$1,299,558 53
Deduct expirations.....	40,967,340	498,865 48
In force at the end of the year.....	\$65,804,836	\$900,693 05
Deduct amount reinsured.....	3,908,252	48,467 72
Net amount in force December 31, 1893.....	\$61,896,584	\$752,225 33

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$21,164,812	\$280,726 18	1-2	\$140,368 09
1892.....	Two years.....	598,982	3,959 00	1-4	969 75
1893.....		183,273	1,701 07	3-4	1,275 80
1891.....	Three years.....	8,490,727	94,721 17	1-6	15,786 86
1892.....		11,249,671	120,575 20	1-2	60,287 60
1893.....		12,639,299	141,985 56	5-6	118,279 63
1890.....	Four years.....	14,480	186 71	1-8	17 09
1891.....		24,816	219 31	3-8	82 24
1892.....		176,780	1,697 47	5-8	1,060 92
1893.....		67,225	746 78	7-8	653 39
1889.....	Five years.....	684,558	9,249 37	1-10	924 93
1890.....		964,911	13,956 34	3-10	4,186 90
1891.....		1,651,666	21,719 10	1-2	10,859 55
1892.....		2,528,942	32,275 96	7-10	22,593 17
1893.....		2,204,532	28,806 16	9-10	25,925 55
Totals.....		\$62,596,684	\$752,425 33		\$408,286 47

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>
Fire risks taken.....	\$3,542,336 00
Premiums received.....	43,950 02
Losses paid.....	13,992 39
Total losses incurred during the year in the State of Michigan.....	20,688 69

## CONNECTICUT FIRE INSURANCE COMPANY.

## CONNECTICUT.

HOME OFFICE, HARTFORD.

(Incorporated June, 1850; commenced business July, 1850.)

J. D. BROWNE, *President*,CHARLES R. BURT, *Secretary*.

Attorney for Michigan, CHARLES F. PELTIER, of Detroit.

## CAPITAL.

Capital stock paid.....\$1,000,000

## ASSETS.

Real estate (cost value \$121,625.00) .....	\$121,625 00
Loans on bond and mortgage of real estate (first liens) .....	782,660 00
Value of lands mortgaged .....	\$971,375 00
Buildings (insured for \$792,400) .....	1,079,000 00
Total value of mortgaged premises .....	\$2,050,375 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
Dominion of Canada .....	\$100,000 00	\$106,000 00
State of Georgia .....	25,000 00	26,825 00
City of Astoria, Oregon .....	12,000 00	12,840 00
City of Dallas, Texas .....	12,000 00	12,000 00
City of East Portland, Oregon .....	25,000 00	28,500 00
City of Erie, Pa. ....	10,000 00	10,000 00
City of Middletown .....	10,000 00	10,300 00
City of Middletown .....	10,000 00	10,800 00
City of New Britain .....	15,000 00	15,750 00
City of Richmond, Va. ....	50,000 00	50,000 00
City of Salt Lake, Utah .....	10,000 00	10,000 00
City of Urbana, Ohio .....	15,000 00	15,900 00
Mankato, Minn., Board of Education .....	15,000 00	15,000 00
School District No. 2, Arapahoe County, Cal. ....	25,000 00	26,000 00
School District No. 24, Marion County, Oregon .....	18,000 00	14,170 00
Toledo, Ohio, Board of Education .....	10,000 00	10,400 00
Coffey County, Kansas .....	5,000 00	5,000 00
Wapello County, Iowa .....	18,000 00	18,000 00
Minneapolis Gas Light Co. ....	25,000 00	26,250 00
Black Rock & Salisbury Beach Street R. R. Co. ....	10,000 00	9,500 00
Broadway & Seventh Avenue R. R. Co. ....	20,000 00	21,200 00
Chicago, Burlington & Quincy R. R. Co. ....	7,000 00	6,850 00
Chicago, Burlington & Quincy R. R. Co. ....	13,900 00	14,595 09
Chicago, Burlington & Quincy R. R. Co. ....	5,000 00	6,000 00
Chicago & Western Indiana R. R. Co. ....	15,000 00	17,512 50
Cincinnati, Hamilton & Dayton R. R. Co. ....	25,000 00	25,500 00
Cincinnati, Dayton & Ironton R. R. Co. ....	15,000 00	14,400 00
Cleveland, Cincinnati, Chicago & St. Louis R. R. Co. ....	10,000 00	9,000 00
Dayton & Michigan R. R. Co. ....	25,000 00	26,250 00
Detroit, Lansing & Northern R. R. Co. ....	2,000 00	2,000 00
Grand Rapids, Detroit & Lansing R. R. Co. ....	3,000 00	3,600 00
Honsatonic R. R. Co., guaranteed .....	30,000 00	30,150 00
Michigan Central R. R. Co. ....	30,000 00	24,400 00
Manitou & Pike's Peak Railway Co. ....	10,000 00	9,750 00
New York & New England R. R. Co. ....	60,000 00	57,000 00
N. Y., N. H. & H. R. R. Co., debenture cts. ....	12,000 00	9,000 00
New York, New Haven & Hartford R. R. Co. ....	40,000 00	50,000 00
Quincy, Alton & St. Louis R. R. Co. ....	49,000 00	49,000 00
West Chicago Street R. R. Co. ....	10,000 00	10,000 00
Helena, Montana, Sewerage .....	17,000 00	17,595 00
Central Safety Deposit Co., Chicago .....	25,000 00	25,625 00
Chamber of Commerce Safety Vault Co., Chicago .....	10,000 00	10,200 00
Traders' Safe and Trust Co., Chicago .....	10,000 00	10,000 00
Northwestern Telegraph Company .....	15,000 00	16,500 00
<b>STOCKS—</b>		
Bald Eagle Valley R. R. Co. ....	7,500 00	15,000 00
Boston & Albany R. R. Co. ....	14,200 00	28,825 00
Chicago, Burlington & Quincy R. R. Co. ....	74,000 00	55,500 00
Chicago & Northwestern R. R. Co. ....	15,000 00	15,000 00
Chicago, Rock Island & Pacific R. R. Co. ....	23,000 00	13,880 00
Detroit, Lansing & Northern R. R. Co. ....	20,000 00	4,000 00
New York Central & Hudson River R. R. Co. ....	30,000 00	30,000 00
New York, New Haven & Hartford R. R. Co. ....	30,000 00	58,500 00
Pittsburgh, Fort Wayne & Chicago R. R. Co. ....	30,000 00	45,000 00
Importers & Traders National Bank, New York .....	81,000 00	170,500 00
Etna National Bank, Hartford .....	10,000 00	12,500 00
Charter Oak National Bank, Hartford .....	9,300 00	9,486 00
Farmers and Mechanics National Bank, Hartford .....	12,500 00	13,375 00
First National Bank, Hartford .....	18,500 00	19,240 00
Hartford National Bank, Hartford .....	30,000 00	45,000 00
Mercantile National Bank, Hartford .....	10,000 00	9,000 00
National Exchange Bank, Hartford .....	20,600 00	24,720 00
Phoenix National Bank, Hartford .....	15,000 00	18,750 00
Connecticut Trust and Safe Deposit Co., Hartford .....	4,500 00	7,200 00
First National Bank, Minneapolis, Minn. ....	16,700 00	25,835 00
Second National Bank, New Haven, Conn. ....	1,100 00	1,848 00
Northwestern Telegraph Co. ....	30,000 00	31,500 00
Totals (carried out at market value) .....	\$1,315,800 00	\$1,551,752 50

1,551,752 50

Amount loaned on stocks, bonds, and other securities (except mortgages) held as collateral, the market value of which is \$12,500 .....	\$7,500 00
Cash in company's principal office, \$691.47; cash in bank, \$124,749.02 .....	125,440 49
Gross premiums in due course of collection .....	232,143 77
Bills receivable <i>not</i> matured, taken for fire risks .....	9,967 20

Aggregate amount of all the assets of the company .....	\$2,831,088 96
Deduct special deposits in other states .....	225,000 00
Total admitted assets .....	<u>\$2,606,088 96</u>

## LIABILITIES.

Amount of unpaid losses (of which \$14,566.20 are resisted) .....	\$248,613 15
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$317,552 44
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	874,230 61
Amount of reserve on all outstanding risks .....	1,191,783 05
Commissions and brokerage .....	51,000 00
Aggregate .....	<u>\$1,491,396 20</u>
Deduct liabilities on special deposits .....	89,070 00
Net liabilities (except capital stock) .....	<u>\$1,402,326 20</u>
Surplus as regards policy holders .....	\$1,203,762 76
Capital stock .....	1,000,000 00
Surplus over capital .....	<u>\$203,762 76</u>

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums .....	<i>On fire risks.</i> \$1,935,841 78
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	295,802 13
Net amount of cash actually received for premiums .....	\$1,640,039 60
Interest received on bonds and mortgages .....	52,151 21
Interest and dividends received on bonds and stocks, and from all other sources .....	73,198 89
Aggregate cash receipts .....	<u>\$1,765,389 70</u>

## DISBURSEMENTS DURING THE YEAR.

Gross amount actually paid for losses .....	<i>On fire risks.</i> \$1,194,627 35
Deduct amount actually received for salvages, \$11,375.89; reinsurance, \$92,106.42 .....	108,484 32
Net amount paid on losses (of which \$160,056.86 belonged to prior years) .....	\$1,091,143 03
Cash dividends actually paid .....	80,000 00
Paid or allowed during the year for commissions and brokerage .....	299,413 47
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....	122,102 27
Paid state, national and local taxes, in this and other states .....	36,983 65
All other disbursements, viz., miscellaneous .....	115,947 50
Aggregate cash disbursements .....	<u>\$1,745,589 92</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire and tornado risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$182,049.910	\$2,055,400 80
Written during the year.....	150,862,390	1,965,841 78
Total.....	\$312,932,300	\$3,991,242 08
Deduct expirations.....	141,789,326	1,739,834 41
In force at the end of the year.....	\$171,143,074	\$2,251,907 59
Net amount in force December 31, 1893.....	\$171,143,074	\$2,251,907 59

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$99,305,447	\$1,085,104 89	1-2	\$517,552 44
1892.....	Two years.....	797,440	9,181 96	1-4	2,282 99
1893.....		336,369	3,447 48	3-4	2,585 61
1891.....	Three years.....	17,477,250	191,875 49	1-6	31,979 25
1892.....		21,880,781	243,217 20	1-2	121,608 60
1893.....	Four years.....	26,550,952	287,101 22	5-6	239,251 00
1890.....		433,917	4,830 01	1-8	547 50
1891.....	Five years.....	860,641	3,788 48	3-8	1,420 68
1892.....		689,747	6,371 32	5-8	3,962 07
1893.....		598,429	5,887 31	7-8	4,713 89
1889.....		4,592,229	61,818 86	1-10	6,131 39
1890.....		5,596,638	72,546 26	8-10	21,763 87
1891.....		6,463,052	85,306 85	1-2	42,653 43
1892.....		8,630,054	116,667 02	7-10	81,659 91
1893.....		8,963,163	126,278 25	9-10	113,850 42
Totals.....		\$171,143,074	\$2,251,907 59		\$1,191,783 05

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$16,787,459 00
Total amount of cash dividends declared since the company commenced business.....	1,825,000 00
Total amount of the company's stock owned by the directors at par value.....	60,000 00
Total amount loaned to officers and directors.....	21,000 00
Losses paid from organization to date.....	9,587,377 00
Losses incurred during the year, fire.....	1,139,785 00
Loaned to stockholders not officers.....	9,500 00

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Canada.....	\$100,000 00	\$27,362 00
Oregon.....	50,000 00	28,496 00
Georgia.....	25,000 00	17,708 00
Virginia.....	50,000 00	15,610 00
Totals.....	\$225,000 00	\$89,076 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>
Fire risks taken.....	\$5,866,237 00
Premiums received.....	88,223 15
Losses paid.....	47,334 95
Total losses incurred during the year in the State of Michigan.....	56,179 49

# CONTINENTAL INSURANCE COMPANY.

## NEW YORK.

HOME OFFICE, 100 AND 102 BROADWAY NEW YORK.

(Incorporated November, 1852; commenced business January, 1853.)

F. C. MOORE, *President.*EDWARD LANNING, *Secretary.*

Attorney for Michigan, IRA WORCESTER, of Detroit.

## CAPITAL.

Capital stock paid..... \$1,000,000

## ASSETS.

Real estate.....	\$757,690 75
Loans on bond and mortgage of real estate (first liens).....	125,935 00
Interest accrued on said mortgage loans.....	2,741 54

Value of lands mortgaged.....	\$165,450 00
Buildings (insured for \$154,175).....	175,950 00
Total value of mortgaged premises.....	\$341,400 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS—	Par value.	Market value.
American Exchange national bank.....	\$25,000 00	\$36,250 00
Bank of America.....	10,000 00	19,000 00
Bowery bank.....	5,000 00	14,250 00
Mechanics' national bank.....	30,000 00	55,500 00
Mercantile ".....	25,000 00	52,500 00
Mercantile " ".....	17,500 00	25,375 00
Nassau bank.....	5,000 00	8,000 00
Phoenix national bank.....	7,640 00	9,168 00
Central Trust Co.....	20,000 00	180,000 00
Chicago, Burlington & Quincy R. R. Co.....	110,000 00	82,500 00
Chicago, Milwaukee & St. Paul R'y.....	50,000 00	58,000 00
Chicago & Northwestern R'y.....	50,000 00	69,000 00
Chicago, Rock Island & Pacific R'y.....	100,000 00	68,000 00
Chicago, St. Paul, Minneapolis & Omaha R'y Co.....	100,000 00	110,000 00
Cleveland, Cincinnati, Chicago & St. Louis R'y Co.....	100,000 00	85,600 00
Lake Shore & Michigan Southern R'y Co.....	50,000 00	60,000 00
New York & Harlem R. R. Co.....	101,650 00	259,207 50
New York, New Haven & Hartford R. R. Co.....	25,600 00	48,640 00
Pennsylvania R. R. Co.....	50,000 00	48,000 00
Pittsburgh, McKeesport & Youghiogheny R. R. Co.....	250,000 00	305,000 00
Rome, Watertown & Ogdensburg R. R. Co.....	50,000 00	55,000 00
St. Paul & Duluth R. R. Co.....	50,000 00	48,500 00
St. Paul, Minn. & Manitoba R'y Co.....	100,000 00	108,000 00
United N. J. R. R. & Canal Co.....	120,000 00	278,600 00
Consolidated Gas Co., of New York.....	50,000 00	62,000 00
BONDS		
Atlantic & Gulf R. R. Co.....	47,000 00	49,850 00
Cedar Rapids, Ia. F'l & N. W. R. R. Co.....	50,000 00	50,000 00
Central R. R. & B'l'g Co. of Ga.....	100,000 00	100,000 00
Chi., Bar. & Quincy R. R. Co.....	10,000 00	12,000 00
Chi., Mil. & St. Pl. (Chi. & Pac. Div.).....	50,000 00	56,500 00
Chi. & Northwestern sinking fund.....	50,000 00	57,500 00
Chicago, E. I. & Pac. R. R. Co.....	100,000 00	97,000 00
Chi., St. Paul, Minn. & Omaha R'y.....	100,000 00	120,000 00
Columbia & Greenville R. R.....	50,000 00	45,000 00
Elmira, Cortland & Northern.....	50,000 00	50,000 00
Erie Railway Co.....	50,000 00	66,000 00
Georgia, Carolina & Northern R'y.....	25,000 00	22,000 00
G'd Rapids, Lansing & Detroit R. R.....	50,000 00	38,500 00
Ind., Bloomington & Western.....	135,000 00	151,200 00
Kentucky Central R'y Co.....	50,000 00	40,000 00
Midland R. R. Co. of New Jersey.....	50,000 00	58,000 00
Mil., Lake Shore & Western R. R.....	100,000 00	125,000 00
Morris & Essex R. R.....	50,000 00	69,000 00

## BONDS—

	Par value.	Market value.
N. Y. Central & Hudson River R'y.....	\$50,000 00	\$53,500 00
N. Y. Lackawanna & Western R'y.....	50,000 00	63,500 00
N. Y. L. E. & Western R. R.....	50,000 00	50,000 00
N. Y. New Haven & Hartford R. R. Co.....	10,000 00	7,700 00
Raleigh & Augusta Air Line R. R. Co.....	50,000 00	55,000 00
Richmond & Danville R. R. Co.....	50,000 00	51,500 00
St. Paul, Minn. & Manitoba R. R.....	100,000 00	115,000 00
Western Union Telegraph Co.....	100,000 00	104,000 00
Portland, Oregon.....	50,000 00	55,000 00
Richmond, Virginia.....	50,000 00	50,000 00
Alabama.....	10,000 00	10,000 00
Georgia.....	25,000 00	27,500 00
U. S. registered.....	498,000 00	564,570 00
New York city.....	5,000 00	5,000 00

Totals (carried out at market value) .....	\$3,717,890 00	\$4,544,810 50	\$4,544,810 50
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Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$10,325.00 .....	4,000 00
Cash in company's principal office, \$20,915.23; cash in bank, \$227,668.55 .....	248,583 78
Interest due and accrued on stocks not included in "market value" .....	85,870 20
Interest due and accrued on collateral loans .....	437 38
Gross premiums in due course of collection .....	330,580 07
Bills receivable <i>not matured</i> , taken for fire risks .....	329,300 87
Rents due and accrued .....	3,221 24

Aggregate amount of all the assets of the company .....	\$6,433,171 33
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Deduct special deposits in other states .....	132,500 00
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Total admitted assets .....	\$6,300,671 33
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## LIABILITIES.

Amount of unpaid losses (of which \$53,369.00 are resisted) .....	\$451,383 00
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Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$828,026 22
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	2,376,723 81

Amount of reserve on all outstanding risks .....	3,204,755 03
Unpaid principal on scrip, \$29,532; interest due to scrip holders \$6,148.98 .....	35,680 98
Cash dividends declared due or to become due .....	109 20
Commissions and brokerage .....	64,647 74
Reserved for contingencies .....	100,000 00

Aggregate .....	\$3,856,575 95
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Deduct liabilities on special deposits .....	81,584 12
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Net liabilities (except capital stock) .....	\$3,774,991 83
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Surplus as regards policy holders .....	\$2,525,679 50
Capital stock .....	1,000,000 00
Surplus over capital .....	\$1,525,679 50

## RECEIPTS DURING THE YEAR.

	On fire risks.
Gross amount of cash received for premiums .....	\$3,336,153 68
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	381,730 81
Net amount of cash actually received for premiums .....	\$2,954,422 87
Interest received on bonds and mortgages .....	6,735 99
Interest and dividends received on bonds and stocks, and from all other sources .....	258,387 50
Receipts from all other sources, viz., rents .....	8,457 67
Aggregate cash receipts .....	\$3,228,004 03

## DISBURSEMENTS DURING THE YEAR.

Gross amount actually paid for losses.....	<i>On fire risks.</i> \$1,827,743 54
Deduct amount actually received for salvages, \$9,464.88; reinsurance, \$37,727.94.....	47,192 83
Net amount paid on losses.....	\$1,780,555 72
Cash dividends actually paid.....	154,821 80
Script redeemed in cash.....	541 24
Paid or allowed during the year for commissions and brokerage.....	590,179 38
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employ��es.....	263,167 12
Paid state, national and local taxes, in this and other states.....	58,283 75
All other disbursements, viz., miscellaneous.....	205,194 97
Aggregate cash disbursements.....	\$3,052,743 98

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire and tornado risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1893.....	\$370,999,078	\$5,591,699 97
Written during the year.....	\$95,792,419	3,853,668 75
Total.....	\$966,791,497	\$8,944,362 72
Deduct expirations.....	\$69,774,521	2,914,855 21
In force at the end of the year.....	\$907,016,976	\$6,029,507 51
Deduct amount reinsured.....	6,696,123	69,857 65
Net amount in force December 31, 1893.....	\$900,320,794	\$5,960,149 66

## RECAPITULATION OF FIRE AND TORNADO RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1898.....	One year.....	\$190,064,306	\$1,656,052 44	1-2	\$828,026 38
1899.....	Two years.....	1,736,951	8,604 58	1-4	2,151 13
1898.....	Three years.....	1,996,008	11,427 04	3-4	8,570 28
1891.....	Four years.....	63,785,787	489,638 85	1-6	78,273 14
1892.....	Five years.....	72,710,847	521,509 34	1-2	260,754 67
1893.....	More than five years.....	95,814,594	640,815 91	5-6	533,596 00
1890.....	One year.....	1,698,908	8,130 10	1-8	1,016 28
1891.....	Two years.....	1,193,181	7,432 86	3-8	2,787 82
1892.....	Three years.....	1,641,245	11,408 23	5-8	7,127 02
1893.....	Four years.....	2,420,302	16,072 86	7-8	14,068 75
1890.....	Five years.....	26,545,337	362,265 89	1-10	36,328 54
1891.....	More than five years.....	31,649,679	426,634 40	9-10	128,050 32
1892.....	One year.....	33,325,984	580,899 17	1-3	265,194 58
1893.....	Two years.....	35,986,960	706,236 23	7-10	494,400 36
1890.....	Three years.....	34,837,374	606,555 46	9-10	545,899 91
1891.....	Four years.....	902,907	6,211 85	Various	3,514 91
Totals.....		\$900,320,794	\$5,960,149 66		\$3,304,755 02

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$55,214,391 31
Total amount of cash dividends declared since the company commenced business.....	5,134,247 86
Total amount of the company's stock owned by the directors at par value.....	164,800 00
Total amount loaned to officers and directors.....	1,000 00
Losses paid from organization to date.....	30,938,725 06
Losses incurred during the year, fire.....	1,890,723 72

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Georgia.....	\$27,500 00	\$97,267 24
Virginia.....	50,000 00	33,223 06
Oregon.....	55,000 00	12,093 80
Totals.....	\$132,500 00	\$81,584 12

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	Fire risks.
Premiums received.....	\$3,552,179 00
Losses paid.....	60,089 41
Total losses incurred during the year in the State of Michigan.....	42,103 02
	48,874 59

## COOPER INSURANCE COMPANY.

OHIO.

HOME OFFICE, DAYTON.

(Incorporated January, 1867; commenced business January 22, 1867.)

W. P. CALLAHAN, *President.*CHAS. W. SCHENK, *Secretary.*

Attorney for Michigan, JAMES T. STERLING, of Detroit.

## CAPITAL.

Capital stock paid ..... \$100,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens)..... \$13,900 00  
 Interest accrued on said mortgage loans..... 521 73

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

## STOCKS—

	Par value.	Market value.
Merchants' National Bank, Dayton, Ohio.....	\$17,700 00	\$27,512 00
Dayton National Bank, " ".....	10,200 00	17,340 00
Tentonia National Bank, " ".....	1,500 00	2,250 00
Fourth National Bank, " ".....	3,000 00	4,500 00
Union Safe Deposit & Trust Co., Dayton, Ohio.....	1,000 00	1,200 00
Merchants' National Bank, Cincinnati, Ohio.....	15,000 00	21,300 00
Third National Bank, Piqua, Ohio.....	8,400 00	9,240 00
First National Bank, Plymouth, Ohio.....	2,700 00	5,400 00
First National Bank, Hamilton, ".....	5,000 00	10,000 00
Citizens' National Bank, Mansfield, Ohio.....	10,000 00	14,000 00
Fourth National Bank, Grand Rapids, Mich.....	15,300 00	15,300 00
Meridian National Bank, Indianapolis, Ind.....	5,000 00	10,000 00
Citizens' National Bank, Muncie, Ind.....	6,400 00	6,400 00
Globe National Bank, Chicago, Ill.....	5,800 00	5,500 00
City Railway Co., Dayton, Ohio.....	16,300 00	16,300 00
Home Avenue R. R. Co., Dayton, Ohio.....	5,450 00	4,905 00
Dayton Hydraulic Co., Dayton, Ohio.....	12,900 00	25,500 00
Dayton Ice Mfg & Cold Storage Co., Dayton, Ohio.....	2,000 00	1,250 00

Totals (carried out at market value) ..... \$142,850 00 \$198,297 00 198,297 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$53,000 ..... 40,500 00  
 Cash in company's principal office, \$5,609.10; cash in bank, \$6,875.41 ..... 12,484 51  
 Interest due and accrued on stocks not included in "market value" ..... 2,339 53  
 Interest due and accrued on collateral loans ..... 640 36  
 Gross premiums in due course of collection ..... 18,788 13  
 Bills receivable, *not matured*, taken for fire risks..... 406 42

Aggregate amount of all the available assets of the company ..... \$287,877 68



## LIABILITIES.

Amount of unpaid losses .....		\$16,032 34
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$30,889 70	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	91,888 86	
Amount of reserve on all outstanding risks .....		122,258 56
Cash dividends declared due or to become due .....		10 00
Due and accrued for salaries, rent, advertising, or agency expenses .....		772 50
Commissions and brokerage due other companies .....		1,666 35
Assessment Indianapolis national bank .....		12,000 00
Aggregate liabilities (except capital stock) .....		<u>\$152,739 75</u>
Surplus as regards policy holders .....	\$135,187 93	
Capital stock .....	100,000 00	
Surplus over capital .....	<u>\$35,187 93</u>	

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums .....	\$158,669 06	
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	44,749 86	
Net amount of cash actually received for premiums .....		\$113,919 69
Interest received on bonds and mortgages .....		680 12
Interest and dividends received on bonds and stocks, and from all other sources .....		10,933 10
Aggregate cash receipts .....		<u>\$125,532 91</u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses .....	\$67,720 79	
Reinsurance .....	12,818 87	
Net amount paid on losses (of which \$7,458.93 belonged to prior years) .....		\$55,102 42
Cash dividends actually paid .....		10,000 00
Paid or allowed during the year for commissions and brokerage .....		21,725 50
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....		13,966 62
Paid state, national and local taxes, in this and other states .....		2,321 51
All other disbursements, viz., miscellaneous .....		15,489 35
Aggregate cash disbursements .....		<u>\$118,605 40</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892 .....	\$23,168,821	\$258,452 42
Written during the year .....	13,790,272	158,394 15
Totals .....	<u>\$36,959,093</u>	<u>\$416,846 57</u>
Deduct expirations .....	12,611,274	146,764 09
In force at the end of the year .....	<u>\$24,347,819</u>	<u>\$270,082 48</u>
Deduct amount reinsured .....	2,714,132	31,211 56
Net amount in force December 31, 1893 .....	<u>\$21,633,687</u>	<u>\$238,870 92</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893	One year or less	\$4,916,906	\$61,739 40	1-2	\$30,869 70
1891	Three years	3,554,591	38,269 45	1-6	6,376 57
1892		4,159,417	43,153 22	1-3	21,576 61
1893		3,549,338	39,432 29	5-6	32,960 94
1889		553,921	6,245 26	1-10	624 53
1890	Five years	1,087,651	11,430 46	3-10	3,429 14
1891		1,300,301	13,055 49	1-2	6,527 74
1892		1,253,306	15,028 90	7-10	10,320 23
1893		512,457	10,526 45	9-10	9,473 30
Totals		\$21,633,687	\$238,870 92		\$122,258 56

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$2,378,985 10
Total amount of cash dividends declared since the company commenced business	249,300 00
Total amount of the company's stock owned by the directors at par value	23,600 00
Total amount loaned to officers and directors	6,400 00
Losses paid from organization to date	1,264,423 28
Fire losses incurred during the year	62,025 83
Loaned to stockholders not officers	12,500 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	Fire risks.
Fire risks taken	\$1,966,323 00
Premiums received	23,343 58
Losses paid	4,735 94
Total losses incurred during the year in the State of Michigan	6,416 98

## DELAWARE INSURANCE COMPANY OF PHILADELPHIA.

## PENNSYLVANIA.

HOME OFFICE, THIRD AND WALNUT STREETS.

(Incorporated, April 10, 1835; commenced business, August 6, 1835.)

TATTNALL PAULDING, *President.*HENRY LYLURN, *Secretary.*

Attorney for Michigan, F. H. WHITNEY, of Detroit.

## CAPITAL.

Capital stock paid .....\$702,875

## ASSETS.

Real estate	\$160,000 00
Loans on bond and mortgage of real estate (first liens)	153,200 00
Interest accrued on said mortgage loans	1,691 44
Value of lands mortgaged	\$309,000 00
Buildings (insured for \$120,500)	163,000 00
Total value of mortgaged premises	\$472,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
City of Philadelphia .....	\$85,000 00	\$108,222 50	
Lehigh Valley R. R. Co. ....	25,000 00	24,375 00	
City of St. Louis .....	45,000 00	48,920 00	
American Steamship Co. ....	40,000 00	40,800 00	
City of Newark, N. J. ....	75,000 00	78,750 00	
City of Camden, N. J. ....	30,000 00	30,000 00	
City of Springfield, Ill. ....	25,000 00	28,750 00	
Philadelphia & Reading R. R. Co. ....	100,000 00	97,500 00	
Allentown Terminal R. R. Co. ....	50,000 00	50,000 00	
Lehigh Valley R. R. Co., consolidated .....	100,000 00	97,500 00	
Pennsylvania & New York Canal and Railroad Co. ....	50,000 00	49,500 00	
Philadelphia, Wilmington & Baltimore R. R. Co., trust otfs. ....	30,000 00	30,450 00	
Compromise, State of Tennessee .....	31,300 00	28,163 00	
Philadelphia & Reading R. R. Co. car trust loan .....	40,000 00	40,000 00	
Pittsburg, Youngstown & Ashtabula R. R. Co. ....	40,000 00	42,800 00	
Baltimore Belt R. R. Co. ....	40,000 00	39,800 00	
Northern Pacific R. R. Co., Pand D'Oreille division .....	1,000 00	1,000 00	
Scrip Certificate, State of Tennessee .....	198 00	70 00	
Delano Land Co., mortgage .....	30,000 00	30,000 00	
The Mortgage Trust Co. of Pennsylvania .....	15,000 00	15,000 00	
State of Georgia .....	25,000 00	24,500 00	
City of Richmond, Va. ....	38,000 00	33,840 00	
Wilmington & Northern R. R. Co. ....	25,000 00	25,375 00	
<b>STOCKS—</b>			
Pennsylvania R. R. Co. ....	25,000 00	24,000 00	
Philadelphia Bourse .....	1,000 00	700 00	
Underwriters Salvage Co. of New York .....	1,000 00	1,000 00	
<b>Totals (carried out at market value) .....</b>	<b>\$965,496 00</b>	<b>\$978,814 50</b>	<b>\$973,814 50</b>

Cash in company's principal office, \$908.04; cash in bank, \$30,488.64 .....	31,396 68
Gross premiums in due course of collection .....	153,115 11
Bills receivable <i>not matured</i> , taken for fire, marine, or inland risks .....	11,557 26
Rents due and accrued .....	1,270 83
Due from other companies for reinsurance on losses already paid .....	9,681 16
<b>Aggregate amount of all the available assets of the company .....</b>	<b>\$1,495,726 98</b>

## LIABILITIES.

Amount of unpaid losses (of which \$7,672 are resisted) .....	\$194,003 23
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$208,543 60
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	171,429 18
Gross premiums received and receivable on all unexpired marine risks .....	35,844 05
Amount of reserve on all outstanding risks .....	410,818 83
Reclaimable by insured on perpetual policies .....	79,681 43
Unpaid principal on scrip, \$2,830; interest due to scrip holders, \$3,631.40 .....	6,461 40
Cash dividends declared due or to become due .....	137 00
Commissions and brokerage .....	13,294 44
<b>Aggregate liabilities (except capital stock) .....</b>	<b>\$704,396 33</b>
Surplus as regards policy holders .....	\$791,380 65
Capital stock .....	702,875 00
<b>Surplus over capital .....</b>	<b>\$88,455 65</b>

## RECEIPTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.	
Gross amount of cash received for premiums .....	\$816,896 91	\$285,724 88	
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	263,948 56	39,776 96	
	\$552,448 35	\$245,947 97	
Net amount of cash actually received for premiums .....			\$838,396 32
Interest received on bonds and mortgages .....			9,767 83
Interest and dividends received on bonds and stocks, and from all other sources .....			49,707 51
Receipts from all other sources, viz., rents .....			6,069 88
Deposit premiums (less 5 per cent) received for perpetual fire risks (carried inside) .....		\$5,938 19	
<b>Aggregate cash receipts .....</b>			<b>\$903,941 54</b>

## DISBURSEMENTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses.....	\$408,378 85	\$306,665 51
Deduct amount actually received for salvages and reinsurance.....	57,515 03	34,948 49
	<u>\$345,768 82</u>	<u>\$270,717 02</u>
Net amount paid on losses (of which \$129,258.24 belonged to prior years).....		\$616,480 84
Cash dividends actually paid.....		56,306 25
Interest paid to scrip holders.....		85 20
Scrip, or certificate of profits redeemed in cash.....		625 00
Paid or allowed during the year for commissions and brokerage.....		151,078 59
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....		76,226 37
Paid state, national and local taxes, in this and other states.....		25,958 62
All other disbursements, viz., miscellaneous.....		86,344 25
Amount of deposit premium returned during the year on perpetual fire risk (carried inside).....		\$4,026 16
Aggregate cash disbursements.....		<u>\$1,013,105 12</u>

## MISCELLANEOUS.

Risks and premiums.	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1892.....	\$61,621,400	\$774,675 64	\$8,533,065	\$55,887 57
Written during the year.....	98,771,685	882,521 94	51,510,568	296,695 44
Total.....	<u>\$160,393,085</u>	<u>\$1,657,197 58</u>	<u>\$60,043,633</u>	<u>\$352,583 01</u>
Deduct expirations.....	64,604,211	806,867 05	49,436,069	316,678 96
In force at the end of the year.....	<u>\$95,788,874</u>	<u>\$850,330 53</u>	<u>\$10,607,564</u>	<u>\$35,944 05</u>
Deduct amount reinsured.....	6,847,961	96,161 04		
Net amount in force December 31, 1893.....	<u>\$88,940,913</u>	<u>\$754,169 49</u>		
Perpetual risk (not including above).....				\$3,131,441 30
Premium on same.....				79,581 48
Largest amount in any one hazard.....				15,000 00

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893.....	One year or less.....	\$85,432,047 00	\$407,091 21	1-2	\$208,545 60
1892.....	Two years.....	915,252 00	11,084 83	1-4	2,771 20
1893.....		427,766 00	4,236 36	3-4	3,177 27
1891.....	Three years.....	3,510,488 00	47,529 87	1-6	7,971 54
1892.....		4,473,525 00	56,700 01	1-2	29,350 00
1893.....		5,340,777 00	76,164 22	5-6	62,636 35
1891.....	Four years.....	45,016 00	406 81	3-8	153 67
1892.....		115,565 00	1,332 89	5-8	826 90
1893.....		83,253 00	890 78	7-8	738 12
1893.....		756,847 00	10,777 85	1-10	1,077 75
1890.....		596,015 00	11,412 82	3-10	3,428 64
1891.....	Five years.....	1,114,083 00	10,051 82	1-2	5,025 06
1892.....		2,044,781 00	24,920 25	7-10	17,444 17
1893.....		2,825,476 00	38,362 39	9-10	35,067 15
1890.....		10,300 00	837 00	5-12	140 41
1891.....	Six years.....	2,500 00	148 75	7-12	53 85
1892.....		183,079 00	1,066 75	9-12	800 07
1890.....		1,500 00	25 00	1-2	14 00
1891.....	Seven years.....	8,000 00	55 00	9-14	25 36
1892.....		3,000 00	78 00	11-14	58 98
1892.....	Ten years.....	5,000 00	150 00	17-20	127 50
Totals.....		<u>\$58,940,913</u>	<u>\$705,669 49</u>		<u>\$374,974 78</u>
Perpetual risks.....		<u>\$,181,441 30</u>	<u>79,651 43</u>		<u>78,697 36</u>
Grand totals.....		<u>\$62,072,304 30</u>	<u>\$785,350 92</u>		<u>\$450,672 14</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$28,850,512 00
Total amount of cash dividends declared since the company commenced business .....	2,488,801 00
Total amount of the company's stock owned by the directors at par value .....	49,800 00
Losses paid from organization to date .....	17,156,628 00
Losses incurred during the year, fire, marine and inland .....	674,685 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken .....	Fire risks.
Premiums received .....	\$865,597 00
Losses paid .....	10,917 67
Total losses incurred during the year in the State of Michigan .....	6,592 12
	7,944 61

## DWELLING HOUSE INSURANCE COMPANY.

## MASSACHUSETTS.

HOME OFFICE, No. 40 WATER ST., BOSTON.

(Incorporated, December 30, 1872; commenced business, January 9, 1873.)

CHARLES K. NICHOLS, *President.*HENRY F. PERKINS, *Secretary.*

Attorney for Michigan, HENRY OHRNS, of Detroit.

## CAPITAL.

Capital stock paid.....\$300,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens).....\$156,450 00  
 Interest accrued on said mortgage loans.....2,367 60

Value of lands mortgaged.....\$175,000 00  
 Buildings (insured for \$179,000).....200,200 00  
 Total value of mortgaged premises.....\$375,200 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
Eastern Railroad .....	\$5,000 00	\$5,900 00
Boston & Providence .....	5,000 00	5,500 00
Old Colony .....	10,000 00	10,800 00
Old Colony .....	10,000 00	10,800 00
STOCKS—		
Second National Bank, Boston .....	10,000 00	12,500 00
Merchants " " " .....	10,000 00	14,900 00
Republic " " " .....	10,000 00	15,500 00
State " " " .....	10,000 00	11,700 00
Suffolk " " " .....	10,000 00	10,000 00
Atlas " " " .....	10,000 00	12,200 00
Howard " " " .....	10,800 00	10,300 00
Hill and Leather National Bank, Boston .....	6,900 00	7,320 00
New England " " " .....	5,000 00	8,000 00
Redemption " " " .....	5,000 00	6,530 00
Union " " " .....	4,400 00	5,763 00
Eagle " " " .....	2,000 00	2,940 00
Tremont " " " .....	700 00	685 00
Vermont & Massachusetts R. R. ....	10,000 00	14,000 00
Totals (carried out at market value) .....	\$128,000 00	\$170,707 00

170,707 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral .....	\$5,000 00
Cash in company's principal office, \$27,983.90; cash in bank, \$18,894.50 .....	46,878 50
Interest due and accrued on stocks not included in "market value" .....	3,226 20
Interest due and accrued on collateral loans .....	104 20
Gross premiums in due course of collection .....	54,387 50
Bills receivable, <i>not matured</i> , taken for fire risks .....	34,156 05

Aggregate amount of all the available assets of the company ..... \$473,277 05

## LIABILITIES.

Amount of unpaid losses (of which \$3,600.00 are resisted) .....	\$7,337 00
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$55,614 26
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	84,691 04
Amount of reserve on all outstanding risks .....	140,395 30
Reclaimable by insured on perpetual policies .....	372 09
Commissions and brokerage .....	3,684 80
Aggregate liabilities (except capital stock) .....	<u>\$151,699 10</u>

Surplus as regards policy holders .....	\$321,577 95
Capital stock .....	300,000 00
Surplus over capital .....	<u>\$21,577 95</u>

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums .....	\$216,028 48
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	20,559 82
Net amount of cash actually received for premiums .....	\$186,468 64
Interest received on bonds and mortgages .....	7,829 70
Interest and dividends received on bonds and stocks, and from all other sources .....	7,354 11
Aggregate cash receipts .....	<u>\$201,652 45</u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses .....	\$102,401 46
Net amount paid on losses (of which \$7,547 belonged to prior years) .....	\$102,401 46
Paid or allowed during the year for commissions and brokerage .....	49,275 63
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....	18,020 16
Paid state, national and local taxes, in this and other states .....	6,394 75
All other disbursements, viz., miscellaneous .....	15,860 65
Aggregate cash disbursements .....	<u>\$191,952 65</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892 .....	\$31,531,530	\$295,973 06
Written during the year .....	18,757,563	208,916 74
Total .....	\$50,289,093	\$504,889 80
Deduct expirations .....	19,963,413	224,039 63
In force at the end of the year .....	\$30,325,680	\$280,850 17
Deduct amount reinsured .....	24,653	239 57
Net amount in force December 31, 1893 .....	<u>\$30,301,027</u>	<u>\$280,610 60</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893.....	One year or less.....	\$7,507,533	\$73,543 38	1-2	\$36,771 68
1892.....		173,890	2,627 12	1-4	656 78
1893.....	Two years.....	253,700	3,610 12	3-4	2,707 59
1891.....		2,771,271	22,170 17	1-6	3,695 03
1892.....	Three years.....	2,442,320	27,319 20	1-2	13,659 60
1893.....		8,002,187	70,417 50	5-6	58,681 25
1890.....		22,798	211 10	1-8	26 39
1891.....	Four years.....	15,970	128 44	3-8	43 18
1892.....		51,227	507 26	5-8	217 00
1893.....		141,628	1,402 26	7-8	1,225 98
1890.....		1,804,808	12,304 80	1-10	1,320 48
1891.....	Five years.....	1,042,847	9,811 14	3-10	2,799 94
1892.....		1,241,056	12,287 63	2-2	6,143 84
1893.....		1,872,676	14,048 28	7-10	9,838 78
Perpetual.....		2,948,976	30,850 28	9-10	27,515 26
		18,800	\$78 00		
Totals.....		\$80,301,027	\$280,610 60		\$165,107 12

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$2,514,625 85
Total amount of cash dividends declared since the company commenced business.....	800,000 00
Total amount of the company's stock owned by the directors at par value.....	81,600 00
Losses paid from organization to date.....	909,301 04
Fire losses incurred during the year.....	99,980 20

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	Fire risks.....
Premiums received.....	\$1,576,725 00
Losses paid.....	14,382 96
Total losses incurred during the year in the State of Michigan.....	9,933 22
	11,333 00

## EAGLE FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 71, 73 AND 75 WALL ST., NEW YORK.

(Incorporated April 22, 1896; commenced business August 6, 1896.)

ALEXANDER J. CLINTON, *President*.THOMAS J. GAINES, *Secretary*.

Attorney for Michigan, JAMES A. JONES, of Detroit.

## CAPITAL.

Capital stock paid ..... \$300,000

## ASSETS.

Real estate (cost value \$414,474).....	\$435,000 00
Loans on bond and mortgage of real estate (first liens).....	26,000 00
Interest due, \$225.00, and accrued, \$595.00, on said mortgage loans; total.....	820 00
Value of lands mortgaged.....	\$20,500 00
Buildings (insured for \$39,350.00).....	39,500 00
Total value of mortgaged premises.....	\$60,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS—	Par value.	Market value.	
Oswego & Syracuse R. R. ....	\$35,000 00	\$48,750 00	
Albany & Susquehanna R. R. ....	20,000 00	30,000 00	
Utica, Chenango & Susquehanna Valley R. R. ....	10,000 00	18,000 00	
Rensselaer & Saratoga R. R. ....	5,000 00	8,500 00	
New York, Lackawanna & Western R. R. ....	10,000 00	10,825 00	
Valley R. R. ....	15,000 00	17,250 00	
New York Central & Hudson River R. R. ....	20,000 00	19,700 00	
Lake Shore & Michigan Southern R. R. ....	10,000 00	12,025 00	
Rome, Watertown & Ogdensburg R. R. ....	30,000 00	32,000 00	
Buffalo, Rochester & Pittsburgh R. R., preferred	10,000 00	7,000 00	
Ninth Avenue R. R. ....	5,000 00	6,600 00	
Delaware & Hudson Canal Co. ....	12,200 00	15,880 00	
Chicago & Northwestern R. R., common	5,000 00	4,925 00	
Chicago & Northwestern R. R., preferred	10,000 00	18,975 00	
Chicago, Milwaukee & St. Paul R. R., preferred	20,000 00	22,200 00	
German American Bank .....	3,750 00	4,500 00	
Merchants' National Bank .....	16,850 00	23,809 50	
Mechanics' National Bank .....	5,000 00	8,750 00	
Nassau Bank .....	5,000 00	8,500 00	
Bank of America .....	10,000 00	20,000 00	
American Exchange National Bank .....	20,000 00	29,600 00	
East River National Bank .....	3,550 00	5,147 50	
National Bank of Commerce .....	10,000 00	18,000 00	
Williamsburgh City Gas Light Co. ....	10,000 00	14,000 00	
People's Gas Light Co. ....	4,950 00	4,108 50	
Fulton Municipal Gas Co. ....	10,000 00	13,500 00	
Consolidated Gas Co. of New York .....	5,000 00	6,200 00	
Additional Water Loan of New York .....	150,000 00	151,500 00	
Totals (carried out at market value).....	\$461,100 00	\$567,225 50	\$567,225 50
Cash in company's principal office, \$2,059.71; cash in bank, \$35,410.98 .....			37,470 69
Interest due and accrued on stocks not included in "market value" .....			6,661 25
Interest due and accrued on collateral loans .....			195 00
Gross premiums in due course of collection .....			35,398 48
Rents due and accrued .....			4,763 35
Due from other companies for reinsurance on losses already paid .....			127 47
Aggregate amount of all the available assets of the company .....			\$1,113,661 74

## LIABILITIES.

Amount of unpaid losses (of which \$2,680.41 are resisted) .....		\$18,578 92
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$54,475 01	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	116,853 49	
Amount of reserve on all outstanding risks .....		172,328 50
Cash dividends declared due or to become due .....		2,337 24
Commissions and brokerage .....		6,414 00
Return premiums .....		3,427 71
Reinsurance .....		587 61
Aggregate liabilities (except capital stock) .....		\$203,673 98
Surplus as regards policy holders .....	\$909,987 76	
Capital stock .....	300,000 00	
Surplus over-capital .....	\$909,987 76	

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums .....	On fire risks.	
Deduct amount paid for reinsurance for rebate, abatement and return , premiums .....	\$288,483 29	
	49,995 60	
Net amount of cash actually received for premiums .....		\$188,487 69
Interest received on bonds and mortgages .....		1,416 25
Interest and dividends received on bonds and stocks, and from all other sources .....		24,600 60
Receipts from all other sources, viz., rents, \$8,441.55; miscellaneous, \$23.60 .....		8,465 15
Aggregate cash receipts .....		\$222,969 69



## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$115,022 11
Deduct amount actually received for salvagee, \$3,182.47; reinsurance, \$12,710.79 .....	15,898 26
Net amount paid on losses (of which \$14,422.32 belonged to prior years) ..	\$99,128 85
Cash dividends actually paid .....	30,321 00
Paid or allowed during the year for commissions and brokerage.....	45,464 41
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....	29,783 41
Paid state, national and local taxes, in this and other states.....	2,513 89
Interest paid on borrowed money .....	11 11
All other disbursements, viz., miscellaneous .....	8,955 38
Aggregate cash disbursements .....	<u>\$216,178 05</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892 .....	\$53,777,619	\$343,522 09
Written during the year .....	24,792,380	242,749 11
Total .....	<u>\$78,569,999</u>	<u>\$591,271 20</u>
Deduct expirations .....	32,496,162	210,695 49
In force at the end of the year .....	<u>\$46,074,837</u>	<u>\$380,575 71</u>
Deduct amount reinsured .....	6,551,258	46,564 18
Net amount in force December 31, 1893 .....	<u>\$39,523,584</u>	<u>\$334,011 53</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1898.....	One year or less.....	\$14,941,842	\$110,350 08	1-2	\$55,475 01
1897.....		17,000	66 41	1-4	16 60
1896.....	Two years.....	4,800	18 00	3-4	9 75
1891.....		9,624,220	57,076 63	1-6	9,512 77
1892.....	Three Years.....	10,788,397	68,657 94	1-2	31,833 97
1893.....		10,697,602	68,694 47	5-6	57,337 06
1890.....		142,750	1,081 89	1-8	135 23
1891.....	Four years.....	68,900	512 25	3-8	192 09
1892.....		78,391	681 41	5-8	425 88
1893.....		101,882	745 27	7-8	652 12
1890.....		461,816	4,942 79	1-10	494 27
1891.....	Five years.....	573,080	4,686 54	3-10	1,390 96
1892.....		656,457	5,151 71	1-2	2,575 85
1893.....		881,964	9,240 34	7-10	6,468 58
1898.....		505,618	6,570 40	9-10	5,913 86
Totals.....		<u>\$49,523,584</u>	<u>\$394,011 58</u>		<u>\$172,328 50</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$7,296,389 00
Total amount of cash dividends declared since the company commenced business.....	4,061,308 00
Total amount of the company's stock owned by the directors at par value.....	40,120 00
Losses paid from organization to date.....	2,502,739 00
Losses incurred during the year, fire.....	<u>101,406 00</u>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>
Fire risks taken.....	\$707,374 00
Premiums received .....	6,238 05
Losses paid .....	1,725 61
Total losses incurred during the year in the State of Michigan .....	1,858 59

## EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

RHODE ISLAND.

HOME OFFICE, No. 1 CUSTOM HOUSE ST., PROVIDENCE.

(Incorporated May, 1859; commenced business September, 1860.)

FRED W. ARNOLD, *President*.JAMES E. TILLINGHAST, *Secretary*.

Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.

## CAPITAL.

Capital stock paid ..... \$300,000

## ASSETS.

Real estate (cost value \$135,019.36) .....	\$129,900 00
Loans on bond and mortgage of real estate (first liens) .....	97,200 00
Interest due and accrued on said mortgage loans .....	630 00

Value of lands mortgaged .....	\$1,170 50
Buildings (insured for \$939.50) .....	1,561 00
Total value of mortgaged premises .....	\$3,781 50

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
Union Pacific R. R. ....	\$25,000 00	\$25,330 00	
Pawtuxet Valley R. R. ....	22,000 00	26,300 00	
Quincy, Alton & St. Louis R. R. ....	10,000 00	10,000 00	
National Water Works Co. ....	10,000 00	10,000 00	
New York Elevated R. R. ....	10,000 00	10,287 50	
Milwaukee City R. R. ....	5,000 00	5,000 00	
Chicago, Burlington & Quincy R. R. ....	2,700 00	2,700 00	
STOCKS—			
Old National Bank, Providence .....	50,000 00	53,000 00	
National Bank of Commerce, Providence .....	17,000 00	18,360 00	
American National Bank, Providence .....	10,000 00	9,050 00	
Third National Bank, Providence .....	3,000 00	2,295 00	
Fourth National Bank, Providence .....	10,000 00	12,400 00	
First National Bank, Warren .....	10,000 00	9,000 00	
New York Central & Hudson River R. R. ....	20,000 00	19,900 00	
Illinois Central R. R. ....	20,000 00	18,000 00	
Chicago, Rock Island & Pacific R. R. ....	10,000 00	6,312 50	
Chicago, Burlington & Quincy R. R. ....	10,700 00	8,025 00	
Michigan Central R. R. ....	10,000 00	9,600 00	
Rhode Island and Massachusetts R. R. ....	5,000 00	5,000 00	
Wells, Fargo & Co. Express .....	5,000 00	6,500 00	
Underwriters Salvage Corps .....	500 00	500 00	
Totals (carried out at market value) .....	\$365,900 00	\$372,380 00	272,260 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$1,060.00 .....	800 00
Cash in company's principal office, \$1,374.18; cash in bank, \$12,681.30 .....	14,055 48
Gross premiums in due course of collection .....	34,158 18
Rents due and accrued .....	780 00

Aggregate amount of all the available assets of the company .....	\$549,783 66
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**LIABILITIES.**

Amount of unpaid losses (of which \$1,371.00 are resisted).....		\$30,224 00
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$105,397 71	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	75,727 29	
Reinsurance reserve at 100 per cent on all unexpired marine navigation risks.....	147 67	
Amount of reserve on all outstanding risks.....		179,172 67
Cash dividends declared due or to become due.....		849 00
Due and accrued for salaries, rent, advertising, or agency expenses.....		500 00
Commissions and brokerage.....		2,916 30
Return premiums.....		1,097 63
Reinsurance.....		132 21
Taxes.....		921 17
Aggregate liabilities (except capital stock).....		<u>\$215,812 98</u>
Surplus as regards policy holders.....	\$223,970 68	
Capital stock.....	300,000 00	
Surplus over capital.....	<u>\$23,970 68</u>	

**RECEIPTS DURING THE YEAR.**

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount of cash received for premiums.....	\$310,999 81	\$1,008 88
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	55,279 80	16 00
	<u>\$255,720 01</u>	<u>\$992 88</u>
Net amount of cash actually received for premiums.....		\$256,707 89
Interest received on bonds and mortgages.....		5,451 14
Interest and dividends received on bonds and stocks, and from all other sources.....		14,882 97
Receipts from all other sources, viz., rents.....		2,884 41
Aggregate cash receipts.....		<u>\$279,926 41</u>

**DISBURSEMENTS DURING THE YEAR.**

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses.....	\$202,559 51	\$1,019 67
Deduct amount actually received for salvages, \$5,335.22; re-insurance, \$7,411.48.....	12,796 70	
	<u>\$190,762 81</u>	<u>\$1,019 67</u>
Net amount paid on losses (of which \$43,135.00 belonged to prior years).....		\$191,812 48
Cash dividends actually paid.....		8,652 00
Paid or allowed during the year for commissions and brokerage.....		48,449 47
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....		22,194 74
Paid state, national and local taxes, in this and other states.....		9,916 94
All other disbursements, viz., miscellaneous.....		19,922 37
Aggregate cash disbursements.....		<u>\$300,948 00</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$38,404,068	\$387,553 51	\$38,261	\$664 18
Written during the year .....	26,450,492	\$10,990 81	218,883	1,008 88
Total .....	\$59,854,575	\$398,558 32	\$257,144	\$1,668 06
Deduct expirations.....	28,480,013	\$33,784 93	248,681	1,520 30
In force at the end of the year.....	\$31,374,562	\$364,773 89	\$8,463	\$147 67
Deduct amount reinsured .....	998,890	9,702 74	.....	.....
Net amount in force December 31, 1893.....	\$30,435,672	\$355,070 65	\$8,463	\$147 67

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1898.....	One year or less.....	\$16,595,187	\$210,595 48	1-2	\$105,297 71
1892.....		127,313	1,525 70	1-4	381 42
1893.....	Two years.....	56,537	1,453 65	3-4	963 78
1891.....		1,756,678	17,950 28	1-6	2,991 71
1892.....	Three years.....	1,856,663	20,413 24	1-2	10,206 62
1893.....		1,844,987	20,477 94	5-6	17,064 95
1890.....		64,819	585 83	1-8	87 27
1891.....	Four years.....	64,835	551 02	3-8	208 63
1892.....		78,199	677 42	5-8	423 30
1893.....		21,300	201 43	7-8	176 25
1890.....		1,263,924	12,934 23	1-10	1,288 48
1891.....		1,508,835	17,239 01	3-10	5,371 70
1892.....	Five years.....	1,770,490	17,684 11	1-2	8,617 05
1893.....		1,807,926	18,494 58	7-10	12,946 21
1894.....		1,538,929	16,853 09	9-10	13,517 79
Totals.....		\$30,435,672	\$355,070 65		\$179,025 00

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$4,763,248 10
Total amount of cash dividends declared since the company commenced business .....	524,000 00
Total amount of the company's stock owned by the directors at par value .....	63,100 00
Total amount loaned to officers and directors .....	800 00
Losses paid from organization to date.....	3,177,375 81
Losses incurred during the year, fire, marine and inland.....	177,381 81
Loaned to stockholders not officers.....	19 67

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>
Fire risks taken.....	\$621,461 50
Premiums received.....	9,264 75
Losses paid.....	5,820 08
Total losses incurred during the year in the State of Michigan.....	6,532 89

## EUREKA FIRE AND MARINE INSURANCE COMPANY.

OHIO.

HOME OFFICE, No. 28 WEST THIRD ST., CINCINNATI.

(Incorporated September 10, 1864; commenced business September 26, 1864.)

F. A. ROTHIER, *President*.ADAM BEMUS, *Secretary*.

Attorney for Michigan, H. C. KLOCKSIEM, of Lansing.

## CAPITAL.

Capital stock paid .....\$100,000

## ASSETS.

Real estate (cost value, \$17,870.99) .....\$20,650 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
United States.....	\$22,350 00	\$25,534 88
Cincinnati, Hamilton & Indianapolis R. R.....	6,000 00	6,840 00
STOCKS—		
Cincinnati, Hamilton & Indianapolis R. R.....	1,100 00	330 00
Columbus & Xenia R. R.....	2,350 00	4,230 00
Amazon Insurance Co.....	5,000 00	1,000 00
Cincinnati Street Railway Co.....	12,700 00	12,700 00
Cleveland & Pittsburgh R. R.....	25,000 00	39,000 00
Cleveland, Cincinnati, Chicago & St. Louis R. R.....	13,400 00	5,380 00
Cincinnati Gas Light & Coke Co.....	18,200 00	36,400 00
Citizens' National Bank.....	5,000 00	12,500 00
Metropolitan National Bank.....	10,000 00	1,500 00
Security Insurance Co.....	28,500 00	31,250 00
German National Bank.....	5,000 00	11,000 00
Mt. Adams & Eden Park Inclined Railway Co.....	7,700 00	7,854 00
Cincinnati Electric Light Co.....	1,505 00	2,934 75
Atlas National Bank.....	1,000 00	1,400 00
Old Fellows Temple Co.....	900 00	900 00
Little Miami R. R. Co.....	2,500 00	4,187 50
Cincinnati Chamber of Commerce, certificates.....	.....	300 00
Totals (carried out at market value).....	\$168,205 00	\$204,361 13

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$5,170.....	2,650 00
Cash in company's principal office, \$3,738.92; cash in bank, \$5,383.63.....	9,122 55
Interest due and accrued on stocks not included in "market value".....	2,540 51
Interest due and accrued on collateral loans.....	60 00
Gross premiums in due course of collection.....	25,808 97
Bills receivable <i>not matured</i> , taken for fire, marine, or inland risks.....	17,082 82

Aggregate amount of all the available assets of the company .....\$282,275 98

## LIABILITIES.

Amount of unpaid losses.....	\$4,000 00
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$19,667 83
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	45,372 90
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks.....	12,980 84

Amount of reserve on all outstanding risks.....	78,031 57
Due other insurance companies.....	4,433 31

Aggregate liabilities (except capital stock) .....\$86,464 88

Surplus as regards policy holders .....	\$195,811 10
Capital stock .....	100,000 00
Surplus over capital .....	<u>\$95,811 10</u>

## RECEIPTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums .....	\$190,656 74	\$15,904 80
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	\$3,477 50	\$4,540 95
	<u>\$76,179 24</u>	<u>\$11,354 85</u>
Net amount of cash actually received for premiums .....	\$87,533 50	
Interest and dividends received on bonds and stocks, and from all other sources .....	10,905 23	
Receipts from all other sources, viz., miscellaneous .....	1,278 73	
Bills and notes received during the year for premiums remaining unpaid ..	\$43,891 79	
Aggregate cash receipts .....	<u>\$99,117 55</u>	

## DISBURSEMENTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses .....	\$63,159 45	\$9,964 55
Reinsurance, \$17,805.97 .....	10,909 23	299 74
	<u>\$45,260 22</u>	<u>\$9,664 81</u>
Net amount paid on losses (of which \$3,967.61 belonged to prior years) ..	\$54,925 04	
Cash dividends actually paid .....	12,000 00	
Paid or allowed during the year for commissions and brokerage .....	15,906 48	
Paid during the year for salaries, fees, and all other charges of officers, clerks, and all other employes .....	9,762 00	
Paid state, national and local taxes, in this and other states .....	1,208 85	
All other disbursements, viz., miscellaneous .....	6,063 57	
Aggregate cash disbursements .....	<u>\$99,865 94</u>	

## MISCELLANEOUS.

Risks and premiums.	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1892 .....	\$12,171,479	\$147,928 94	\$145,294	\$10,940 67
Written during the year .....	10,063,495	117,117 54	401,512	18,247 83
Total .....	<u>\$22,234,974</u>	<u>\$265,046 48</u>	<u>\$550,796</u>	<u>\$29,188 50</u>
Deduct expirations .....	9,983,140	118,240 79	\$42,313	14,700 05
In force at the end of the year .....	<u>\$12,296,834</u>	<u>\$151,805 69</u>	<u>\$308,483</u>	<u>\$14,488 42</u>
Deduct amount reinsured .....	2,053,716	27,450 09	23,775	1,497 59
Net amount in force December 31, 1893 .....	<u>\$10,244,118</u>	<u>\$124,346 60</u>	<u>\$184,708</u>	<u>\$12,990 84</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893 .....	One year or less .....	\$3,260,370	\$39,335 66	1-3	\$19,867 83
1891 .....	Three years .....	929,490	10,411 86	1-6	1,735 31
1892 .....		1,056,635	12,447 86	1-2	6,223 93
1893 .....		1,237,753	13,407 36	5-6	11,172 80
1889 .....	Five years .....	568,133	7,287 84	1-10	728 78
1890 .....		677,873	9,047 77	8-10	2,714 31
1891 .....		873,843	10,708 19	1-3	5,351 59
1892 .....		783,695	10,531 90	7-10	7,365 23
1893 .....		835,826	11,203 16	9-10	10,081 55
Totals .....		<u>\$10,244,118</u>	<u>\$124,346 60</u>		<u>\$85,040 73</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$2,152,180 00
Total amount of cash dividends declared since the company commenced business.....	208,100 00
Total amount of the company's stock owned by the directors at par value.....	15,000 00
Losses paid from organization to date.....	1,898,547 00
Losses incurred during the year, fire, marine and inland.....	72,186 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	<i>Fire risks.</i>
Premiums received.....	\$934,939 00
Losses paid.....	11,976 16
Total losses incurred during the year in the State of Michigan.....	6,845 51
	6,827 49

## FARMERS' FIRE INSURANCE COMPANY.

## PENNSYLVANIA.

## HOME OFFICE, YORK.

(Incorporated April 6, 1863; commenced business May 16, 1863.)

G. EDWARD HERSH, *President.*DAVID STRICKLER, *Secretary.*

Attorney for Michigan, ALFRED BUNCLARK, of Detroit.

## CAPITAL.

Cash assets treated as capital under Act No. 36, Public Acts of 1883 ..\$200,000

## ASSETS.

Real estate (cost value \$36,500).....	\$36,500 00
Loans on bond and mortgage of real estate (first liens).....	195,051 95
Interest due, \$704.82; and accrued, \$3,504.53, on said mortgage loans; total.....	4,209 35
Value of lands mortgaged.....	\$271,475 00
Buildings (insured for \$53,850).....	272,225 00
Total value of mortgaged premises.....	\$543,700 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
York, Pa., city.....	\$7,000 00	\$7,000 00
N. C. Railway.....	18,000 00	19,308 00
N. C. Railway.....	8,000 00	8,480 00
Pennsylvania R. R.....	20,000 00	25,400 00
Philadelphia & Erie R. R.....	15,000 00	17,100 00
Shamokin, Sunbury & Lewisburg R. R.....	10,000 00	10,300 00
United States.....	35,000 00	39,550 00
Philadelphia & Reading R. R.....	20,000 00	13,600 00
Lehigh Valley R. R.....	25,000 00	24,250 00
Central Market House Co.....	10,000 00	10,000 00
York County Flood Loan.....	13,500 00	13,500 00
STOCKS—		
Farmers' National Bank, York, Pa.....	1,200 00	2,100 00
York County National Bank, York, Pa.....	1,000 00	2,000 00
First National Bank, York, Pa.....	3,000 00	3,800 00
York National Bank, York, Pa.....	15,000 00	19,380 00
York Water Co., York, Pa.....	13,275 00	65,790 00
Pennsylvania R. R.....	10,000 00	9,600 00
Potomac Valley R. R.....	10,000 00	9,225 00
Totals (carried out at market value).....	\$228,975 00	\$300,775 00

300.775 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$2,000.00 .....	\$1,000 00
Cash in bank .....	27,316 20
Interest due and accrued on stocks not included in "market value" .....	800 00
Interest due and accrued on collateral loans .....	1 52
Gross premiums in due course of collection .....	27,752 04
Rents due and accrued .....	252 50
Due from other companies for reinsurance on losses already paid .....	209 00

Aggregate amount of all the available assets of the company ..... \$593,858 56

## LIABILITIES.

Amount of unpaid losses ..... \$49,860 00

Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$118,989 66
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	208,187 44
	<u>\$327,127 10</u>
Deduct for amount reinsured .....	1,482 55

Amount of reserve on all outstanding risks .....	325,644 55
Reclaimable by insured on perpetual policies .....	4,335 29
Unpaid taxes, estimated .....	3,500 00
Book account liabilities .....	198 73

Aggregate liabilities (except capital stock) ..... \$383,538 57

Surplus as regards policy holders .....	\$210,319 99
Capital stock .....	200,000 00
Surplus over capital .....	<u>\$10,319 99</u>

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums .....	\$411,741 90
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	50,276 20
Net amount of cash actually received for premiums .....	\$361,465 70
Interest received on bonds and mortgages .....	10,454 66
Interest and dividends received on bonds and stocks, and from all other sources .....	15,224 94
Receipts from all other sources, viz., rents, \$260.00; additional premiums, \$2,260.57 .....	2,520 57
Aggregate cash receipts .....	<u>\$389,665 87</u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses .....	\$392,105 97
Deduct amount actually received for salvages, \$3,483.15; reinsurance, \$5,373.95 .....	7,702 10
Net amount paid on losses (of which \$37,768.70 belonged to prior years) .....	\$284,403 87
Paid or allowed during the year for commissions and brokerage .....	73,459 47
Paid during the year for salaries, fees and all other charges of officers, clerks, agents and all other employees .....	24,833 04
Paid state, national and local taxes, in this and other states .....	9,562 39
All other disbursements, viz., miscellaneous .....	22,266 83
Aggregate cash disbursements .....	<u>\$414,525 60</u>



## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$33,567,141	\$651,237 10
Written during the year .....	53,178,680	412,256 78
<b>Totals</b> .....	<b>\$86,735,821</b>	<b>\$1,063,493 88</b>
Deduct expirations.....	33,819,577	418,850 71
In force at the end of the year.....	\$52,916,244	\$644,643 12
Deduct amount reinsured .....	265,920	2,965 11
Net amount in force December 31, 1893.....	<u>\$52,650,324</u>	<u>\$641,678 01</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction. unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$17,935,651	\$337,979 33	1-2	\$118,969 06
1891.....	Three years.....	8,196,088	89,594 25	1-6	14,982 38
1892.....		9,870,953	110,292 52	1-2	55,146 26
1893.....		9,423,359	106,341 00	5-6	83,617 50
1890.....	Five years.....	1,502,588	20,334 43	1-10	2,082 44
1891.....		1,423,656	19,016 97	3-10	5,705 09
1892.....		1,729,886	21,805 25	1-2	10,903 62
1893.....		1,654,513	22,796 36	7-10	15,957 45
1893.....		1,167,110	16,498 00	9-10	14,843 70
Perpetual.....		146,535	4,835 29		4,048 52
<b>Totals</b> .....		<u>\$53,063,769</u>	<u>\$643,978 41</u>		<u>\$331,175 62</u>
Deduct amount reinsured .....		265,920	2,965 11		1,482 55
		<u>\$52,796,849</u>	<u>\$646,013 30</u>		<u>\$329,693 07</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$7,646,265 31
Total amount loaned to officers and directors .....	18,700 00
Losses paid from organization to date.....	4,831,144 73
Fire losses incurred during the year.....	<u>296,495 17</u>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>
Fire risks taken.....	\$1,065,133 00
Premiums received .....	19,201 53
Losses paid.....	16,296 35
Total losses incurred during the year in the State of Michigan .....	<u>21,705 13</u>

## FARRAGUT FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 346 BROADWAY NEW YORK.

(Incorporated, January 29, 1872; commenced business, January 30, 1872.)

JOHN E. LEFFINGWELL, *President.*SAMUEL DARBEE, *Secretary*

Attorney for Michigan, J. C. BURTON, of Detroit.

## CAPITAL.

Capital stock paid ..... \$200,000

## ASSETS.

Real estate (cost value \$5,915.66) .....	\$6,000 00
Loans on bond and mortgage of real estate (first liens) .....	20,500 00
Interest accrued on said mortgage loans .....	300 00

Value of lands mortgaged .....	\$28,500 00
Buildings (insured for \$11,300.00) .....	13,000 00
Total value of mortgaged premises .....	<u>\$40,500 00</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>	
BONDS—			
District of Columbia .....	\$105,000 00	\$118,125 00	
New York, Ontario & Western R. R. ....	20,000 00	21,500 00	
STOCKS—			
Fourth National Bank .....	10,000 00	20,000 00	
Clinton Bank .....	6,000 00	6,800 00	
New York Produce Exchange Bank .....	9,700 00	12,610 00	
Long Island Loan & Trust Co. ....	25,000 00	58,750 00	
Peoples' Gas Light Co. ....	5,000 00	4,000 00	
Totals (carried out at market value) .....	<u>\$190,700 00</u>	<u>\$241,585 00</u>	241,585 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$18,205.00 .....	13,400 00
Cash in company's principal office, \$762.21; cash in bank, \$19,639.36 .....	20,401 57
Interest due and accrued on collateral loans .....	201 00
Gross premiums in due course of collection .....	31,187 76

Aggregate amount of all the available assets of the company .....	<u><u>\$333,575 33</u></u>
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*Items not admitted as available assets.*

Office furniture, etc. ....	<u><u>\$3,500 00</u></u>
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## LIABILITIES.

Amount of unpaid losses (of which \$200.00 are resisted).....	\$23,140 81
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$72,649 50
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	9,797 77
Amount of reserve on all outstanding risks.....	82,447 27
Due and accrued for salaries, rent, advertising, or agency expenses.....	516 00
Commissions and brokerage.....	3,827 90
Reinsurance.....	283 60
Taxes assessed.....	600 00
Aggregate liabilities (except capital stock).....	\$110,815 58
Surplus as regards policy holders.....	\$222,759 75
Capital stock.....	200,000 00
Surplus over capital.....	\$22,759 75

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums.....	\$193,065 83
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	41,611 60
Net amount of cash actually received for premiums.....	\$151,424 23
Interest received on bonds and mortgages.....	1,200 00
Interest and dividends received on bonds and stocks, and from all other sources.....	9,258 10
Receipts from all other sources, viz., rents, \$438.36; profit and loss \$80.77.....	519 13
Aggregate cash receipts.....	\$162,401 46

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$106,474 21
Deduct amount actually received for salvages.....	28,803 84
Reinsurance.....	
Net amount paid on losses (of which \$8,404.88 belonged to prior years).....	\$78,170 37
Cash dividends actually paid.....	20,000 00
Paid or allowed during the year for commissions and brokerage.....	27,786 61
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	21,398 00
Paid state, national and local taxes, in this and other states.....	3,818 14
All other disbursements, viz., miscellaneous.....	12,022 53
Aggregate cash disbursements.....	\$163,195 65

## MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$20,968,313	\$250,483 19	
Written during the year.....	17,840,031	196,422 55	
Total.....	\$14,598,344	\$446,905 74	
Deduct expirations.....	21,342,331	213,613 89	
In force at the end of the year.....	\$23,316,013	\$233,291 85	
Deduct amount reinsured.....	8,992,306	66,191 26	
Net amount in force December 31, 1893.....	\$14,323,806	\$167,100 59	

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893.....	One year or less .....	\$12,175.312	\$145,299 01	1-2	\$73,649 50
1892.....	Two years .....	57,270	627 08	1-4	156 77
1891.....	Two years .....	479,390	4,455 26	1-6	742 54
1892.....	Three years .....	948,220	10,874 51	1-2	5,437 25
1893.....	Three years .....	342,573	3,344 23	5-6	2,786 89
1890.....	Three years .....	15,100	111 36	1-3	13 92
1891.....	Four years .....	1,880	46 94	2-3	17 60
1892.....	Four years .....	8,020	36 55	5-8	22 84
1893.....	Four years .....	2,500	15 94	7-8	1 99
1890.....	Four years .....	82,493	872 89	1-10	87 24
1890.....	Five years .....	71,310	955 78	3-10	236 71
1891.....	Five years .....	36,040	325 45	1-2	197 72
1892.....	Five years .....	3,820	66 14	7-10	46 30
Totals .....		\$14,223,808	\$167,100 59		\$82,447 27

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$3,285,057 48
Total amount of cash dividends declared since the company commenced business .....	494,000 00
Total amount of the company's stock owned by the directors at par value .....	63,950 00
Total amount loaned to officers and directors .....	6,400 00
Losses paid from organization to date .....	1,591,997 50
Losses incurred during the year, fire .....	92,706 30
Loaned to stockholders not officers .....	1,500 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken .....	Fire risks.
Premiums received .....	\$273,109 00
Losses paid .....	2,905 06
Total losses incurred during the year in the State of Michigan .....	233 89
	1,726 32

## FIREMEN'S INSURANCE COMPANY.

NEW JERSEY.

HOME OFFICE, 781 and 786 BROAD ST., NEWARK.

(Incorporated December 3, 1855; commenced business December 3, 1855.)

JOHN H. KASE, *President.*CHARLES COLYER, *Secretary*

Attorney for Michigan, CHARLES L. CLARK, of Detroit.

## CAPITAL.

Capital stock paid..... \$600,000

## ASSETS.

Real estate (cost value \$123,435) .....	\$122,476 39
Loans on bond and mortgage of real estate (first liens) .....	974,497 44
Interest due, \$1,280.73; and accrued, \$12,430.12, on said mortgage loans; total .....	13,710 85
Total value of mortgaged premises (buildings insured for 1,251,500) .....	\$2,312,525 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

		Par value.	Market value.	
<b>BONDS—</b>				
United States Government .....	\$20,000 00	\$22,500 00		
Morris & Essex R. R. ....	50,000 00	68,750 00		
Orange & Newark Horse R. R. ....	40,000 00	44,000 00		
Essex Passenger R. R. ....	24,000 00	26,400 00		
East Orange township .....	1,491 90	1,491 90		
Underwriters' Protective Association .....	1,000 00	1,000 00		
Montclair Gas and Water Co. ....	5,000 00	5,000 00		
<b>STOCKS—</b>				
United N. J. R. R. and Canal Co. ....	13,900 00	21,831 00		
Delaware, Lackawanna & Western R. R. ....	60,000 00	96,800 00		
Morris & Essex R. R. ....	70,000 00	106,700 00		
Newark City National Bank .....	20,000 00	30,400 00		
Second National Bank .....	20,000 00	28,000 00		
National Newark Banking Co. ....	20,000 00	32,000 00		
National State Bank .....	22,500 00	48,750 00		
Essex County National Bank .....	20,000 00	49,000 00		
German National Bank .....	4,200 00	7,580 00		
Manufacturers' National Bank .....	10,000 00	15,000 00		
Newark Electric Light and Power Co. ....	6,000 00	6,840 00		
Newark Fire Insurance Co. ....	5,000 00	7,500 00		
Paterson Gas Light Co. ....	10,000 00	12,000 00		
Newark Gas Light Co. ....	11,000 00	29,150 00		
Citizens' Gas Light Co. ....	11,850 00	22,515 00		
Newark and Rosendale Cement Co. ....	4,000 00	5,200 00		
Totals (carried out at market value) .....	\$489,941 90	\$705,187 90		\$705,187 90
Cash in company's principal office, \$5,185.34; cash in bank, \$14,639.39 .....				19,824 73
Interest due and accrued on stocks not included in "market value" .....				6,413 00
Gross premiums in due course of collection .....				40,094 76
Rents due and accrued .....				358 00

Aggregate amount of all the available assets of the company ..... \$1,882,563 07

## LIABILITIES.

Amount of unpaid losses (of which \$5,070.00 are resisted) .....		\$42,302 78
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$132,069 26	
Insurance reserve <i>pro rata</i> on fire risks running more than one year .....	178,181 25	
Amount of reserve on all outstanding risks .....		305,230 51
Unpaid principal on scrip, \$1,909; interest due to scrip holders, \$501.75 ..		2,410 75
Commissions and brokerage .....		6,829 00
Return premiums .....		5,583 00
Reinsurance .....		370 00
Aggregate liabilities (except capital stock) .....		<u>\$362,726 04</u>

Surplus as regards policy holders .....	\$1,519,837 03
Capital stock .....	600,000 00
Surplus over capital .....	<u>\$919,837 03</u>

## RECEIPTS DURING THE YEAR.

	On fire risks.
Gross amount of cash received for premiums .....	\$453,683 60
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	64,366 26
Net amount of cash actually received for premiums .....	\$389,317 34
Interest received on bonds and mortgages .....	51,523 51
Interest and dividends received on bonds and stocks, and from all other sources .....	38,746 16
Receipts from all other sources, viz., rents .....	8,770 74
Aggregate cash receipts .....	<u>\$488,357 75</u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$326,740 92
Deduct amount actually received for salvages, \$4,490.90; reinsurance, \$6,983.01 .....	11,478 91
Net amount paid on losses (of which \$53,508.70 belongs to prior years).....	\$315,267 01
Cash dividends actually paid.....	72,000 00
Interest paid to scrip holders.....	15 50
Scrip, or certificate of profits redeemed in cash.....	50 00
Paid or allowed during the year for commissions and brokerage.....	72,335 11
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	21,909 21
Paid state, national and local taxes, in this and other states.....	19,478 50
All other disbursements, viz., miscellaneous.....	25,440 98
Aggregate cash disbursements.....	\$526,496 31

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$70,158 988	\$573,394 84
Written during the year.....	45,698,176	448,053 37
Total.....	\$115,857,162	\$1,021,448 21
Deduct expirations.....	46,808,627	417,795 96
In force at the end of the year.....	\$69,048,535	\$603,652 25
Deduct amount reinsured.....	1,812,263	11,823 14
Net amount in force December 31, 1893.....	\$68,236,272	\$591,829 11

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>(Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$37,698,622	\$264,198 53	1-2	\$132,089 26
1892.....	Two years.....	793,519	2,357 69	1-4	564 42
1893.....		169,248	973 44	3-4	730 11
1891.....	Three years.....	9,099,681	59,925 79	1-6	9,967 63
1892.....		11,179,440	90,574 80	1-2	45,287 15
1893.....		10,358,875	81,882 22	5-6	67,518 51
1890.....	Four years.....	82,700	629 72	1-8	78 71
1891.....		106,825	750 05	3-8	281 27
1892.....		88,800	720 89	5-8	450 34
1893.....		130,500	981 10	7-8	814 71
1889.....	Five years.....	1,418,645	15,805 46	1-10	1,560 54
1890.....		1,752,744	17,064 39	3-10	3,125 31
1891.....		1,636,289	16,694 71	1-2	3,247 35
1892.....		1,850,902	20,029 23	7-10	14,030 46
1893.....		1,888,537	20,072 05	9-10	18,064 84
Totals.....		\$68,236,272	\$591,839 11		\$305,230 51

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$6,516,173 47
Total amount of cash dividends declared since the company commenced business.....	1,398,500 00
Total amount of the company's stock owned by the directors at par value.....	718,220 00
Losses paid from organization to date.....	\$3,059,634 47
Dividends declared payable in stock from organization.....	450,000 00
Fire losses incurred during the year.....	294,336 09

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	<i>Fire risks.</i> \$247,531 60
Premiums received.....	8,207 62
Losses paid.....	7,502 73
Total losses incurred during the year in the State of Michigan.....	7,499 63

## FIREMAN'S FUND INSURANCE COMPANY.

CALIFORNIA.

HOME OFFICE, No. 401 CALIFORNIA ST., SAN FRANCISCO.

(Incorporated May 3, 1863; commenced business June 18, 1863.)

DAVID J. STAPLES, *President.*BERNARD FAYMONVILLE, *Secretary.*

Attorney for Michigan, GEORGE C. COOPER, of Lansing.

## CAPITAL.

Capital stock paid ..... \$1,000,000

## ASSETS.

Real estate .....		
Loans on bond and mortgage of real estate (first liens) .....		\$326,200 00
Interest due, \$1,482.47, and accrued, \$3,584.04, on said mortgage loans; total .....		397,375 00
		5,066 51

Value of lands mortgaged .....	\$998,000 00
Buildings (insured for \$152,400) .....	218,300 00
Total value of mortgaged premises .....	\$1,111,300 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds—	Par value.	Market value.
Omnibus Cable Co. ....	\$125,000 00	\$138,750 00
Powell Street Railway Co. ....	50,000 00	55,000 00
Sutter Street Railway Co. ....	50,000 00	51,500 00
Presidio & Ferries R. R. Co. ....	87,000 00	87,000 00
Piedmont Cable Co. ....	25,000 00	18,750 00
Oakland City Gas, Light & Heat Co. ....	50,000 00	50,500 00
San Diego Gas & Electric Light Co. ....	20,000 00	20,400 00
Riverside Water Co. ....	70,000 00	70,700 00
Pacific Rolling Mills .....	18,000 00	18,180 00
San Pascual School District .....	18,750 00	18,750 00
Olympic Club .....	5,000 00	5,000 00
Stocks—		
Home Mutual Insurance Co. ....	298,600 00	582,270 00
Bank of California .....	6,000 00	12,500 00
First National Bank .....	10,700 00	19,280 00
Anglo-California Bank .....	5,000 00	6,750 00
Grangers' Bank of California .....	31,400 00	31,400 00
Oakland Bank of Savings .....	22,500 00	33,750 00
Wether Banking Co. ....	20,000 00	26,880 00
California Street Cable R. R. Co. ....	100,000 00	105,000 00
Presidio & Ferries R. R. Co. ....	80,250 00	9,900 00
Sutter Street R. R. Co. ....	44,000 00	44,000 00
Oakland Gas, Light & Heat Co. ....	11,000 00	28,100 00
Spring Valley Water Co. ....	50,000 00	49,000 00
Pacific Gas Improvement Co. ....	18,333 34	31,400 00
California Dry-Dock Co. ....	65,600 00	24,600 00
Pacific Rolling Mills .....	50,000 00	32,500 00
Stockton Gas, Light & Heat Co. ....	10,000 00	5,000 00
Stockton Gas, Light & Heat Co., installment certificates .....	2,170 00	2,170 00
California Safe Deposit & Trust Co. ....	8,550 00	8,980 00
Underwriters Salvage Co. ....	500 00	500 00
Totals (carried out at market value) .....	\$1,246,358 34	\$1,532,420 00

1,532,420 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$211,615.....	\$166,621 65
Cash in company's principal office, \$10,048.85; cash in bank, \$243,738.47.....	253,787 32
Interest due and accrued on stocks not included in "market value".....	3,484 13
Interest due and accrued on collateral loans.....	3,141 12
Gross premiums in due course of collection.....	337,432 10
Bills receivable <i>not matured</i> , taken for fire, marine, or inland risks.....	57,903 46
Rents due and accrued.....	270 00
Due from other companies for reinsurance on losses already paid.....	15,894 10
Fire premium notes, \$8,888.28; warrants, \$2,906.00.....	11,794 28

Aggregate amount of all the assets of the company.....	\$3,111,489 67
Deduct special deposits in other states.....	50,000 00
Total admitted assets.....	\$3,061,489 67

## LIABILITIES.

Amount of unpaid losses (of which \$20,113.20 are resisted).....	\$185,507 47
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Reinsurance reserve at 80 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$444,748 67
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	601,289 16
Reinsurance reserve at 100 per cent on all unexpired marine and inland navigation risks.....	108,968 56

Amount of reserve on all outstanding risks.....	1,190,026 39
Commissions and brokerage.....	28,140 46
Marine bills payable.....	6,474 99
Agents' credit balances.....	14,841 04

Aggregate.....	\$1,424,990 35
Deduct liabilities on special deposits.....	23,329 06
Net liabilities (except capital stock).....	\$1,401,661 27

Surplus as regards policy holders.....	\$1,659,828 40
Capital stock.....	1,000,000 00
Surplus over capital.....	\$659,828 40

## RECEIPTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums.....	\$2,078,670 45	\$431,520 36
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	629,848 31	197,489 44
Net amount of cash actually received for premiums.....		\$1,682,853 07
Interest received on bonds and mortgages.....		41,222 56
Interest and dividends received on bonds and stocks, and from all other sources.....		86,383 56
Receipts from all other sources, viz., rents.....		19,721 07
Aggregate cash receipts.....		\$1,830,180 26

## DISBURSEMENTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses.....	\$1,094,825 98	\$201,716 01
Deduct amount actually received for salvages, \$10,483.79; reinsurance, 254,983.92.....	188,826 88	81,590 83



Net amount paid on losses (of which \$157,139.86 belonged to prior years)	\$1,031,124 28
Cash dividends actually paid	120,000 00
Paid or allowed during the year for commissions and brokerage	218,157 67
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes	158,819 47
Paid state, national and local taxes, in this and other states	31,597 59
All other disbursements, viz., miscellaneous	147,372 40
Aggregate cash disbursements	<u>\$1,707,071 41</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892	\$176,709,531	\$2,326,133 42	\$6,551,485	\$282,637 23
Written during the year	156,152,811	2,097,768 61	40,586,710	404,270 49
Total	<u>\$332,862,342</u>	<u>\$4,423,901 08</u>	<u>\$47,138,195</u>	<u>\$686,907 72</u>
Deduct expirations	150,807,810	2,026,138 06	43,565,974	497,459 42
In force at the end of the year	<u>\$182,254,532</u>	<u>\$2,397,797 97</u>	<u>\$3,522,221</u>	<u>\$189,448 30</u>
Deduct amount reinsured	19,239,753	296,055 41	1,309,580	65,459 75
Net amount in force December 31, 1893	<u>\$163,014,779</u>	<u>\$2,101,742 56</u>	<u>\$2,212,641</u>	<u>\$123,988 55</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893	One year or less	\$73,195,807	\$969,497 34	1-2	\$484,748 67
1892		1,406,874	16,416 45	1-4	4,104 11
1891	Two years	1,640,961	15,669 91	3-4	14,002 43
1890		19,742,993	225,488 36	1-6	39,789 73
1889	Three years	21,032,653	260,087 45	1-2	184,518 72
1888		22,897,027	292,309 61	5-6	244,008 01
1887		315,266	2,563 87	1-8	856 67
1886	Four years	342,418	4,387 91	3-8	1,589 21
1885		635,414	6,932 60	5-8	4,345 87
1884		809,405	6,979 16	7-8	6,108 76
1883	Five years	3,079,613	41,101 64	1-10	4,110 16
1882		8,930,354	50,801 90	3-10	15,240 57
1881		2,983,949	50,689 62	1-2	25,344 81
1880		4,945,884	65,044 54	7-10	45,531 18
1879		5,304,487	69,512 70	9-10	62,291 43
Totals		<u>\$162,964,774</u>	<u>\$2,102,742 56</u>		<u>\$1,086,087 83</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$26,063,092 00
Total amount of cash dividends declared since the company commenced business	2,246,060 00
Total amount of the company's stock owned by the directors at par value	152,000 00
Total amount loaned to officers and directors	4,000 00
Losses paid from organization to date	12,522,351 00
Losses incurred during the year, fire, marine and inland	1,047,698 06
Loaned to stockholders not officers	5,500 00
Amount deposited in different states and countries for the security of all the company's policy holders	<u>25,000 00</u>

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy holders therein:

<i>Name state and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Oregon	\$50,000 00	\$23,329 08

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

<i>Fire risks taken</i>	<i>Fire risks.</i>
Premiums received	\$4,091,281 00
Losses paid	55,800 08
Total losses incurred during the year in the State of Michigan	<u>\$4,291 17</u>
	45,790 50

## FIRE ASSOCIATION OF PHILADELPHIA.

## PENNSYLVANIA.

HOME OFFICE, NOS. 407 AND 409 WALNUT ST., PHILADELPHIA.

(Incorporated March 27, 1820; commenced business September 1, 1817.)

E. C. IRVIN, *President*.BENJAMIN T. HERKNES, *Secretary*.

Attorney for Michigan, THOMAS J. REILLY, of Detroit.

## CAPITAL.

Capital stock paid ..... \$500,000

## ASSETS.

Real estate (cost value \$160,832.32) .....	\$165,600 00
Loans on bond and mortgage of real estate (first liens) .....	1,727,518 85
Interest due \$10,441.59, and accrued \$25,740.03 on said mortgage loans; total .....	36,181 62

Value of lands mortgaged .....	\$2,377,943 00
Buildings (insured for \$1,514,650) .....	1,956,500 00
Total value of mortgaged premises .....	\$4,334,443 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

## BONDS—

	Par value.	Market value.
City of Philadelphia .....	\$372,900 00	\$440,022 00
City of Camden .....	1,500 00	1,300 00
City of Clay Centre .....	1,000 00	3,000 00
City of Richmond .....	25,000 00	25,750 00
City of Cincinnati .....	125,000 00	153,750 00
City of Altoona .....	53,500 00	53,500 00
State of Georgia .....	25,000 00	27,500 00
Northern Central Railway Co. ....	168,000 00	191,520 00
Catawissa R. R. ....	10,000 00	11,400 00
Lehigh Valley R. R. ....	33,000 00	43,240 00
Lehigh Valley R. R. ....	100,000 00	121,000 00
Shamokin Valley & Pottsville R. R. ....	20,000 00	23,200 00
Philadelphia & Erie R. R. ....	160,000 00	114,000 00
Belt R. R. & Stockyards .....	50,000 00	53,000 00
Louisville & Nashville R. R. ....	84,000 00	92,320 00
Texas & Pacific R. R. ....	15,000 00	15,650 00
Camden & Atlantic R. R. ....	50,000 00	51,500 00
Pennsylvania R. R. Co. ....	50,000 00	73,680 00
Pennsylvania R. R. Co. ....	50,000 00	58,250 00
Cincinnati, Hamilton & Dayton R. R. Co. ....	20,000 00	20,400 00
Cincinnati, Dayton & Ironton R. R. Co. ....	25,000 00	23,750 00
Chicago, Rock Island & Pacific R. R. Co. ....	25,000 00	25,000 00
Northern Pacific R. R. Co. ....	25,000 00	27,250 00
Northern Pacific R. R. Co. ....	5,000 00	6,270 00
Philadelphia & Reading R. R. ....	10,000 00	6,200 00
Ohio River R. R. Co. ....	25,000 00	25,000 00
Evansville & Terre Haute R. R. Co. ....	50,000 00	50,000 00
Philadelphia City Passenger R'y Co. ....	50,000 00	53,000 00
Central Car Trust Co. ....	34,000 00	34,000 00
Port of Portland .....	27,000 00	29,700 00
Baltimore & Ohio Equipment Association .....	25,000 00	25,000 00
Pennsylvania & New York Canal .....	5,000 00	5,480 00
Lehigh Coal & Navigation Co. ....	100,000 00	120,000 00
Chamber of Commerce Association .....	5,000 00	5,000 00
Masonic Temple .....	20,000 00	20,000 00
Peoria Mercantile Library Association .....	13,000 00	13,650 00
Underwriters' Protective Association of Newark, N. J. ....	1,000 00	1,000 00

## STOCKS—

Pennsylvania R. R. Co. ....	111,500 00	107,318 75
Philadelphia, Germantown and Norristown R. R. Co. ....	15,550 00	48,361 00
Chestnut Hill R. R. Co. ....	3,500 00	9,170 00
Philadelphia Bourse .....	1,000 00	500 00
Underwriters' Salvage Co. ....	500 00	500 00

Totals (carried out at market value) .....	\$1,929,850 00	\$2,204,711 75
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2,204,711 75

Amount loaned on stocks, bonds, and other securities (except mortgages) held as collateral, the market value of which is \$115,580.00	\$79,856 00
Cash in company's principal office, \$21,211.46; cash in bank, \$237,214.03	258,425 49
Interest due and accrued on stocks not included in "market value"	30,169 66
Interest due and accrued on collateral loans	1,076 68
Gross premiums in due course of collection	457,951 57
Rents due and accrued	406 50
Due from other companies for reinsurance on losses already paid	7,112 98
Due for salvage on losses paid	2,117 51
<b>Aggregate amount of all the assets of the company</b>	<b>\$4,971,122 61</b>
Deduct special deposits in other states	108,950 00
<b>Total admitted assets</b>	<b>\$4,862,172 61</b>

*Items not admitted as available assets.*

Company's own stock	\$32,998 00
Loans on company's own stock	2,600 00
	<b>\$35,598 00</b>

## LIABILITIES.

Amount of unpaid losses (of which \$36,151.99 are resisted)	\$359,667 44
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$825,321 60
Reinsurance reserve pro rata on fire risks running more than one year	791,353 34
<b>Amount of reserve on all outstanding risks</b>	<b>1,617,174 94</b>
Reclaimable by insured on perpetual policies	2,051,768 00
Commissions and brokerage	68,367 27
Return premiums	66,799 04
Reinsurance	37,864 45
Taxes and assessments	5,633 10
<b>Aggregate</b>	<b>\$4,207,274 24</b>
Deduct liabilities on special deposits	35,360 39
<b>Net liabilities (except capital stock)</b>	<b>\$4,171,913 85</b>
Surplus as regards policy holders	\$690,258 76
Capital stock	500,000 00
<b>Surplus over capital</b>	<b>\$190,258 76</b>

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums	\$2,624,784 54
Deduct amount paid for reinsurance for rebate, abatement and return premiums	506,557 80
<b>Net amount of cash actually received for premiums</b>	<b>\$2,118,176 74</b>
Interest received on bonds and mortgages	103,120 21
Interest and dividends received on bonds and stocks, and from all other sources	131,221 14
Receipts from all other sources, viz., rents, \$2,387.71; miscellaneous, \$1,957.68	4,345 39
Deposit premiums (less 5 per cent) received for perpetual fire risks (carried inside)	\$68,449 54
<b>Aggregate cash receipts</b>	<b>\$2,356,863 48</b>

## DISBURSEMENTS DURING THE YEAR.

Gross amount actually paid for losses	On fire risks.	
Deduct amount actually received for salvages, \$14,455.42; reinsurance, \$28,322.90	\$1,706,797 84	
	82,778 32	
Net amount paid on losses (of which \$275,505.79 belonged to prior years)	\$1,624,019 52	
Cash dividends actually paid	200,000 00	
Paid or allowed during the year for commissions and brokerage	423,341 28	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes	222,256 44	
Paid state, national and local taxes, in this and other states	63,185 21	
All other disbursements, viz., interest, \$804.94; advertising and stationery, \$20,282.46	21,087 40	
Amount of deposit premiums returned during the year on perpetual fire risks (carried inside)	\$57,060 83	
Aggregate cash disbursements	\$2,553,889 85	

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892	\$250,818,910	\$3,061,286 91
Written during the year	210,405,432	2,698,397 74
Total	\$461,224,342	\$5,719,584 65
Deduct expirations	205,329,716	2,430,480 54
In force at the end of the year	\$255,894,626	\$3,289,104 11
Deduct amount reinsured	7,255,533	99,414 88
Net amount in force December 31, 1893	\$248,639,093	\$3,189,689 23
<i>Perpetual risks.</i>	<i>Amount of risks.</i>	<i>Total deposits.</i>
Perpetual risks in force on the 31st of December of the preceding year	\$35,520,032	\$2,048,888 78
Perpetual risks written during the year	2,499,177	65,789 30
Total	\$38,019,209	\$2,114,678 08
Deduct those marked off as canceled	2,247,384	61,690 06
In force at the end of the year	\$35,771,825	\$2,051,768 00
Losses incurred on perpetual risks during the year	\$31,891 18	
Losses paid on perpetual risks during the year	26,196 72	

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1898	One year or less	\$124,507,237	\$1,651,648 21	1-2	\$325,821 60
1892		544,758	4,190 26	1-4	1,047 56
1893	Two years	2,065,794	17,508 58	3-4	12,127 69
1891		12,347,576	243,314 15	1-6	40,636 66
1892	Three years	28,818,601	243,263 14	1-2	121,631 57
1893		27,738,470	313,208 95	5-6	261,007 45
1890		674,637	5,944 24	1-8	743 08
1891	Four years	569,698	5,281 16	3-8	1,969 44
1892		499,027	4,719 98	5-8	2,949 99
1898		1,088,155	10,068 02	7-8	8,806 89
1899		7,879,622	98,327 48	1-10	9,823 75
1890		10,375,357	121,088 16	3-10	35,225 45
1891	Five years	12,065,730	138,700 10	1-2	69,350 05
1892		12,949,486	149,180 26	7-10	104,412 15
1893		10,639,625	122,779 56	9-10	119,591 60
Totals		\$248,639,093	\$3,189,689 23		\$1,617,174 94
Perpetual risks		85,771,825	2,051,768 00		1,896,293 14
Grand totals		\$334,410,918	\$5,191,457 23		\$3,513,467 08

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$32,809,993 00
Total amount of cash dividends declared since the company commenced business.....	4,579,763 00
Total amount of the company's stock owned by the directors at par value.....	86,960 00
Losses paid from organization to date.....	19,345,850 00
Losses incurred during the year, fire.....	1,692,478 00
Loaned to stockholders not officers.....	2,600 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Virginia.....	\$28,750 00	\$12,896 92
Georgia.....	27,500 00	12,978 80
Oregon.....	52,700 00	9,488 67
Totals.....	\$108,950 00	\$35,360 39

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>
Fire risks taken.....	\$3,652,541 00
Premiums received.....	84,724 53
Losses paid.....	50,981 27
Total losses incurred during the year in the State of Michigan.....	64,660 61

FIRE INSURANCE COMPANY OF THE COUNTY OF  
PHILADELPHIA.

PENNSYLVANIA.

HOME OFFICE, 110 S. FOURTH ST., PHILADELPHIA.

(Incorporated May 31, 1882; commenced business April 19, 1883.)

CHAS. R. PECK, *President*,E. A. LAW, *Secretary pro tem.*

Attorney for Michigan, IRA WORCESTER, of Detroit.

## CAPITAL.

Capital stock paid.....\$400,000

## ASSETS.

Real estate (cost value \$38,524.85).....	\$67,500 00
Loans on bond and mortgage of real estate (first liens).....	217,150 00
Interest due, \$735.00, and accrued, \$2,608.30, on said mortgage loans; total.....	3,343 30
Total value of mortgaged premises.....	\$144,650 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—		Par value.	Market value.
Jersey City	.....	\$9,000 00	\$9,810 00
Lehigh Valley R. R.	.....	5,000 00	5,400 00
Lehigh Valley R. R.	.....	8,000 00	10,440 00
Delaware & Bound Brook R. R.	.....	24,000 00	29,780 00
North Pennsylvania R. R.	.....	12,000 00	12,720 00
Catawissa R. R.	.....	4,000 00	4,520 00
Pennsylvania Company	.....	8,000 00	6,260 00
Pennsylvania & New York Canal and Railroad	.....	4,000 00	7,280 00
Pennsylvania & New York Canal and Railroad	.....	4,000 00	4,240 00
Huntingdon & Broad Top R. R. and Coal Co.	.....	10,500 00	10,972 50
Pittsburgh, Cincinnati & St. Louis R. R.	.....	20,000 00	23,000 00
American Steamship Co.	.....	4,500 00	4,590 00
West Jersey R. R.	.....	7,000 00	7,420 00
New York Car Trust	.....	2,000 00	2,000 00
United New Jersey R. R. and Canal Co.	.....	30,000 00	22,000 00
Philadelphia & Erie R. R.	.....	10,000 00	11,300 00
Pennsylvania R. R.	.....	5,000 00	6,800 00
Pennsylvania R. R.	.....	6,000 00	7,620 00
Junction R. R.	.....	7,000 00	7,680 00
Camden & Atlantic R. R.	.....	4,000 00	4,320 00
Belvidere Delaware R. R.	.....	1,000 00	1,100 00
Connecting Railway, Series C	.....	2,000 00	2,280 00
Connecting Railway, Series D	.....	1,000 00	1,120 00
City of Camden	.....	1,000 00	1,170 00
Pennsylvania R. R.	.....	6,000 00	6,990 00
Schenck River East Side R. R.	.....	15,000 00	15,937 50
Pennsylvania Steel Co.	.....	15,000 00	14,100 00
Baltimore & Ohio Equipment Association	.....	12,000 00	12,000 00
Pennsylvania & Northwestern R. R.	.....	10,000 00	10,250 00
Lehigh Valley Railway	.....	25,000 00	23,500 00
Lehigh Valley R. R.	.....	5,000 00	5,975 00
STOCKS—			
Elmira & Williamsport R. R.	.....	550 00	495 00
Philadelphia, Germantown & Norristown R. R.	.....	13,200 00	34,320 00
United Companies of New Jersey	.....	15,000 00	24,050 00
Germantown Passenger R. R.	.....	10,250 00	22,140 00
Second and Third Street Passenger Railway Co.	.....	5,000 00	20,500 00
Pennsylvania R. R. Co.	.....	11,000 00	10,500 00
The National Bank of the Northern Liberties	.....	3,450 00	11,040 00
Electric Traction Co. of Philadelphia	.....	500 00	2,150 00
Totals (carried out at market value)	.....	\$325,960 00	\$427,870 00
			\$427,370 00
Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$22,648.00			18,100 00
Cash in company's principal office, \$401.06; cash in bank, \$73,478.44			73,879 50
Interest due and accrued on collateral loans			376 07
Gross premiums in due course of collection			27,505 80
Rents due and accrued			397 83
Perpetual deposits in other companies			4,638 51
Aggregate amount of all the available assets of the company			\$840,260 01
LIABILITIES.			
Amount of unpaid losses			15,600 63
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy		\$85,177 91	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year		\$6,614 17	
Amount of reserve on all outstanding risks			101,792 08
Reclaimable by insured on perpetual policies			256,957 29
Commissions and brokerage			4,889 01
Aggregate liabilities (except capital stock)			\$379,239 01
Surplus as regards policy holders		\$461,021 00	
Capital stock		400,000 00	
Surplus over capital		\$61,021 00	

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums .....	\$285,162 70	
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	59,460 88	
Net amount of cash actually received for premiums .....		\$175,702 32
Interest received on bonds and mortgages .....		11,160 01
Interest and dividends received on bonds and stocks, and from all other sources .....		27,357 77
Receipts from all other sources .....		2,521 64
Deposit premiums received for perpetual fire risks (carried inside) .....	\$88,368 21	
Aggregate cash receipts .....		<u>\$216,741 74</u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses .....	\$188,480 35	
Deduct amount actually received for salvages, \$9,722.06; reinsurance, \$11,768.55 .....	15,490 63	
Net amount paid on losses (of which \$46,109.06 belonged to prior years) .....		\$172,989 72
Cash dividends actually paid .....		24,000 00
Paid or allowed during the year for commissions and brokerage .....		35,151 34
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employees .....		10,450 80
Paid state, national and local taxes in this and other states .....		6,222 41
All other disbursements .....		11,217 76
Amount of deposit premium returned during the year on perpetual fire risks (carried inside) .....	\$27,466 72	
Aggregate cash disbursements .....		<u>\$260,032 03</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892 .....	\$21,213,485	\$247,184 86
Written during the year .....	18,083,421	212,986 27
Total .....	<u>\$39,246,906</u>	<u>\$460,121 13</u>
Deduct expirations .....	20,282,031	235,368 77
In force at the end of the year .....	<u>\$18,964,875</u>	<u>\$224,752 36</u>
Deduct amount reinsured .....	1,336,657	19,733 18
Net amount in force December 31, 1893 .....	<u>\$17,128,218</u>	<u>\$205,019 18</u>
<i>Perpetual risks.</i>		
In force on the 31st of December, 1892 .....	\$9,850,797	\$242,320 84
Written during the year .....	1,842,313	42,631 35
Total .....	<u>\$11,698,610</u>	<u>\$284,951 69</u>
Deduct cancellations .....	1,062,353	27,994 40
In force December 31, 1893 .....	<u>\$10,631,257</u>	<u>\$256,957 29</u>
Losses incurred on perpetual risks during 1893 .....		\$3,183 72
Losses paid on perpetual risks during 1893 .....		3,070 87
Largest amount in any one hazard .....		10,000 00

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1898	One year or less	\$10,688,188	\$130,355 80	1-2	\$65,177 91
1892	Two years	74,970	888 69	1-4	209 67
1893		46,900	804 20	3-4	453 15
1891		1,003,918	11,075 57	1-6	1,845 43
1892	Three years	972,802	11,982 90	1-3	5,991 49
1893		968,877	11,841 55	5-6	9,867 96
1890		43,925	400 60	1-8	50 07
1891	Four years	50,500	434 64	3-8	181 74
1892		117,980	1,373 55	5-8	858 47
1893		38,120	473 54	7-8	414 84
1890	Five years	638,250	7,885 88	1-10	788 58
1891		595,470	6,129 00	3-10	1,338 79
1892		604,868	6,414 34	1-2	3,207 17
1893	Six years	704,774	7,571 71	7-10	5,300 19
1890		452,541	5,235 80	9-10	4,502 22
1891		5,310	49 05	1-12	4 09
1892	Seven years	2,500	169 75	5-12	70 73
1891		12,000	86 00	7-12	21 00
1892		600	6 00	9-12	4 50
1887	Eight years	900	148 58	1-14	10 61
1888		29,100	846 79	3-14	181 45
1889		16,000	445 00	5-14	158 91
1890	Nine years	5,800	56 00	1-2	28 00
1891		1,000	10 00	9-14	6 43
1892		4,750	75 00	11-14	58 93
1893	Ten years	4,500	21 00	13-14	19 50
1887		5,000	75 00	7-20	26 25
1889		11,700	184 25	11-20	90 34
1890	Eleven years	1,200	21 08	13-20	13 65
1892		5,000	120 00	17-20	102 00
1893		1,200	8 00	19-20	7 60
Totals		\$17,123,218	\$205,119 19		\$101,792 08

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$2,203,356 00
Total amount of cash dividends declared since the company commenced business	612,416 00
Total amount of the company's stock owned by the directors at par value	67,100 00
Losses paid from organization to date	1,561,786 08
Dividends declared payable in stock from organization	139,492 07

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken	Fire risks.
Premiums received	\$387,787 00
Losses paid	4,572 41
Total losses incurred during the year in the State of Michigan	1,335 96



## FRANKLIN FIRE INSURANCE COMPANY:

PENNSYLVANIA.

HOME OFFICE, NO. 421 WALNUT ST., PHILADELPHIA.

(Incorporated April 22, 1829; commenced business June, 1829.)

JAMES W. McALLISTER, *President*,EZRA T. GRESSON, *Secretary*.

Attorney for Michigan, DOUGLAS MERRIFIELD, of Lansing.

## CAPITAL.

Capital stock paid ..... \$400,000

## ASSETS.

Real estate .....	\$291,100 00
Loans on bond and mortgage of real estate (first liens) .....	283,358 00
Interest due \$803.49 and accrued \$4,250.37 on said mortgage loans; total .....	5,053 86

Buildings (insured for \$467,033.34) .....	\$930,895 00
Total value of mortgage premises .....	\$930,895 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
City of Springfield, Ill. ....	\$4,000 00	\$4,120 00
City of Sandusky, O. ....	55,000 00	59,400 00
City of Camden, N. J. ....	35,000 00	35,000 00
City of Camden, N. J. ....	5,000 00	5,000 00
Pittsburgh, Chartiers & Younglopheny R. R. ....	50,000 00	55,000 00
Allegheny Valley R. R. ....	50,000 00	54,000 00
Pennsylvania R. R. ....	70,000 00	79,975 00
Shamokin, Sunbury & Lewisburg .....	10,000 00	10,200 00
Chartiers, R'y Co. ....	6,000 00	6,900 00
Penn. Equipment Trust .....	1,000 00	1,000 00
Delaware River Ferry Co. ....	10,000 00	10,000 00
Penn. & New York Canal & R. R. ....	38,000 00	39,600 00
Wilmington & Weldon R. R. ....	30,000 00	31,800 00
Penn. Equipment Trust .....	1,000 00	1,000 00
Penn. Equipment Trust .....	11,000 00	11,000 00
Jacksonville, Louisville & St. Louis .....	11,000 00	11,000 00
Lehigh Valley R. R. ....	11,000 00	11,907 50
Huntington & Broad Top R. R. ....	29,000 00	29,000 00
North Pennsylvania R. R. ....	4,000 00	4,240 00
Philadelphia City .....	43,900 00	45,288 00
Lehigh Valley R. R. ....	26,000 00	26,180 00
Lehigh Valley R. R. ....	25,000 00	32,750 00
Huntington & Broad Top R. R. ....	11,500 00	11,960 00
Pennsylvania R. R. ....	19,000 00	24,180 00
Pennsylvania R. R. ....	42,000 00	52,760 00
West Jersey R. R. ....	7,000 00	7,437 50
Penn. & New York Canal & R. R. ....	10,000 00	10,700 00
Philadelphia, Wilmington & Baltimore R. R. ....	3,000 00	3,180 00
Philadelphia Erie R. R. ....	10,000 00	10,075 00
Phila., Wilmington & Baltimore R. R. ....	15,000 00	14,850 00
Belvidere Delaware R. R. ....	21,000 00	21,000 00
Philadelphia, Wilmington & Baltimore R. R. ....	10,000 00	10,080 00
City of Quincy, Ill. ....	19,000 00	19,000 00
Gloicester Co., N. J. ....	19,000 00	19,000 00
Northern Pacific R. R., Missouri Div. ....	6,000 00	6,000 00
Iowa City & Western R. R. ....	20,000 00	20,000 00

## BONDS—

	Par value.	Market value.
National Water Works Co. of N. Y.	\$25,000 00	\$25,000 00
Delaware & Bound Brook R. R.	8,000 00	8,400 00
Chicago & Western Indiana R. R.	14,000 00	14,680 00
Pennsylvania R. R.	30,000 00	30,900 00
Infantry Battalion of State Fencibles	100 00	100 00
Columbus & Cincinnati Midland R. R.	25,000 00	22,625 00
St. Paul, Minn. & Manitoba R. R.	2,000 00	2,180 00
Balt. & Potomac R. R.	75,000 00	86,505 00
Balt. & Potomac R. R.	50,000 00	59,250 00
Penn. & New York Canal & R. R.	35,000 00	37,450 00
West Jersey R. R. Co.	14,000 00	16,080 00
Hestonville, Mantas & Fairmount Pass. R'y Co.	10,000 00	10,150 00
Connecting R. R. Co.	20,000 00	23,800 00
Easton & Amboy R. R.	25,000 00	26,750 00
Lehigh Valley R. R.	40,000 00	43,800 00
Elmira & Williamsport R. R.	10,000 00	10,400 00
Philadelphia, Wilm. & Balt.	25,000 00	25,000 00
New York, Lackawanna & Western R. R.	25,000 00	32,250 00
West Jersey R. R.	25,000 00	26,880 00
New York Central R. R.	25,000 00	25,000 00
Harriab'g, Portsmouth, Mt. Joy & Lancaster	25,000 00	26,000 00
Lehigh Coal & Navigation Co.	10,000 00	10,550 00
Northern Central R. R.	15,000 00	16,350 00
Steubenville & Indiana R. R.	60,000 00	63,000 00
Pennsylvania Salt Manufacturing Co.	47,000 00	50,055 00
Camden & Atlantic R. R.	14,000 00	16,240 00
North. Central R. R.	10,000 00	17,000 00
Philadelphia & Erie R. R.	10,000 00	11,350 00
Lehigh Valley Coal Co.	20,000 00	19,000 00
Baltimore & Ohio R. R.	25,000 00	24,000 00
Northern Central R. R.	10,000 00	10,500 00
River Front R. R.	10,000 00	16,000 00
Camden & Atlantic R. R. Co.	10,000 00	11,660 00
Borough of Beaver, Pa.	24,200 00	25,410 00
Philadelphia & Reading R. R. Co.	50,000 00	51,875 00
Pennsylvania Car Trust	20,000 00	20,000 00
St. Louis, Vandalia & Terra Haute R. R.	14,000 00	15,120 00
Pittsburgh, Cincinnati & St. Louis R. R.	46,000 00	52,800 00
North Central R'y	12,000 00	15,740 00
North Central R'y	13,000 00	15,340 00
Philadelphia & Reading R. R. Co.	41,000 00	46,740 00
City of Columbus, O., water works	25,000 00	25,750 00
Lehigh Valley R. R. Co.	65,000 00	62,400 00
Lehigh Valley R. R. Co.	35,000 00	42,000 00
Girard Point Storage	20,000 00	16,000 00
City of Allegheny, Pa.	4,000 00	4,120 00
STOCKS—		
Philadelphia Bourse	500 00	250 00
Independence National Bank	5,000 00	6,250 00
First National Bank of Philadelphia	5,000 00	10,000 00
Southwark National Bank	5,000 00	11,000 00
Philadelphia, Wilmington & Baltimore R. R.	6,250 00	7,218 75
Continental Hotel Co.	1,000 00	2,100 00
Mine Hill & Schuylkill Haven R. R.	25,000 00	35,000 00
Pennsylvania Company for Insurance on Lives, etc.	2,500 00	12,457 50
Totals (carried out at market value)	\$1,911,550 00	\$2,087,769 25

\$2,087,769 25

Amount loaned on stocks, bonds, or other securities (except mortgages),  
held as collateral, the market value of which is \$354,899.75  
Cash in company's principal office, \$3,850.17; cash in bank, \$106,077.87  
Interest due and accrued on collateral loans  
Gross premiums in due course of collection

277,500 00  
109,923 04  
2,854 53  
73,025 81

Aggregate amount of all the available assets of the company

\$3,130,589 49

## LIABILITIES.

Amount of unpaid losses (of which \$355.18 are resisted)

\$40,038 39

Reinsurance reserve at 50 per cent of premiums on fire risks, running one  
year or less, from date of policy

\$175,593 53

Reinsurance reserve *pro rata* on fire risks running more than one year

\$301,027 48

Amount of reserve on all outstanding risks .....	\$480,021 01
Reclaimable by insured on perpetual policies .....	1,350,459 65
Cash dividends declared due or to become due .....	360 00
Commissions and brokerage .....	10,953 87

Aggregate liabilities (except capital stock) ..... \$1,881,833 12

Surplus as regards policy holders .....	\$1,248,756 87
Capital stock .....	400,000 00
Surplus over capital .....	<u>\$848,756 87</u>

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums .....	\$617,535 72
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	105,632 78
Net amount of cash actually received for premiums .....	\$511,902 94
Interest received on bonds and mortgages .....	39,923 74
Interest and dividends received on bonds and stocks, and from all other sources .....	99,112 90
Receipts from all other sources, viz., rents, \$9,082.53, etc. ....	10,894 53
Deposit premiums less 10 per cent received for perpetual fire risks (carried inside) .....	<u>\$15,859 38</u>
Aggregate cash receipts .....	<u>\$661,834 11</u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses .....	\$334,123 35
Deduct amount actually received for salvages, \$4,710.00; reinsurance, \$6,510.07 .....	11,320 07
Net amount paid on losses .....	\$322,903 28
Cash dividends actually paid .....	80,187 50
Paid or allowed during the year for commissions and brokerage .....	93,581 90
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....	37,577 50
Paid state, national and local taxes, in this and other states .....	22,004 59
All other disbursements, viz., miscellaneous .....	94,017 00
Amount of deposit premium returned during the year on perpetual fire risks (carried inside) .....	<u>\$52,023 06</u>
Aggregate cash disbursements .....	<u>\$650,271 77</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892 .....	\$144,580,596	\$2,316,151 00
Written during the year .....	51,668,786	634,601 64
Total .....	<u>\$196,249,382</u>	<u>\$2,950,752 64</u>
Deduct expirations .....	55,832,566	651,157 47
In force at the end of the year .....	<u>\$140,416,816</u>	<u>\$2,299,595 17</u>
Deduct amount reinsured .....	3,207,458	36,097 55
Net amount in force December 31, 1893 .....	<u>\$140,709,308</u>	<u>\$2,263,497 62</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1898.....	One year or less.....	\$29,688.918	\$357,987 06	1-2	\$178,993 58
1892.....	Two years.....	252,523	2,070 02	1-4	517 50
1893.....		148,718	1,302 61	3-4	976 96
1891.....		9,736,448	96,956 02	1-6	15,976 00
1892.....	Three years.....	11,281,892	116,003 16	1-2	58,001 56
1893.....		11,494,108	120,016 77	5-6	100,013 96
1890.....		222,870	1,802 64	1-8	225 33
1891.....	Four years.....	146,240	1,352 19	3-8	507 07
1892.....		68,123	968 54	5-8	230 25
1893.....		132,062	1,080 09	7-8	945 07
1889.....	Five years.....	4,045,978	54,575 80	1-10	5,437 56
1890.....		4,238,382	49,108 55	3-10	14,782 58
1891.....		4,284,244	47,159 00	1-2	23,579 96
1892.....		4,541,143	52,716 83	7-10	86,901 76
1893.....		4,150,016	47,785 34	9-10	42,961 81
Perpetual.....		59,185,608	1,350,459 65		1,245,484 48
Totals.....		\$143,916,766	\$2,290,596 17		\$1,725,506 49

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$28,994,022 43
Total amount of cash dividends declared since the company commenced business .....	5,194,000 00
Total amount of the company's stock owned by the directors at par value .....	25,200 00
Losses paid from organization to date .....	15,506,464 70
Fire losses incurred during the year .....	\$23,440 72

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken .....	Fire risks.
Premiums received .....	\$1,532,340 00
Losses paid .....	23,230 80
Total losses incurred during the year in the State of Michigan .....	17,169 35
	19,705 95

## GERMAN INSURANCE COMPANY.

ILLINOIS.

HOME OFFICE, FREEPORT.

(Incorporated February, 1865; commenced business October, 1866.)

C. O. COLLMANN, *President.*WILLIAM TREMBOR, *Secretary.*

Attorney for Michigan, HORACE F. CORNELL, of Kalamazoo.

## CAPITAL.

Capital stock paid ..... \$200,000

## ASSETS.

Real estate.....	\$35,138 25
Loans on bond and mortgage of real estate (first liens).....	1,787,840 77
Interest due, \$21,436.53, and accrued, \$53,758.62, on said mortgage loans; total .....	75,195 15

Value of lands mortgaged.....	\$4,983,210 00
Buildings (insured for \$756,750).....	1,700,000 00
Total value of mortgaged premises.....	<u>\$6,683,210 00</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
Elgin, Ill. ....	\$9,000 00	\$9,489 20
Macon County, Ill. ....	25,000 00	26,875 00
City of Freeport .....	2,500 00	2,500 00
Freeport Water Co. ....	16,000 00	16,480 00
Freeport Water Co. ....	4,000 00	4,000 00
Atlantic, Iowa .....	2,000 00	2,000 00
Monroe, Wis. ....	75,000 00	75,000 00
Custer County, S. Dak. ....	350 00	358 00
Minnehaha County, S. Dak. ....	2,800 00	2,800 00
Manning, Iowa .....	5,000 00	5,000 00
Pennington County, S. Dak. ....	100 00	110 00
Mt. Morris, Ill. ....	50,350 00	50,350 00
Spencer, Iowa .....	2,000 00	2,000 00
Adams County, Neb. ....	350 00	350 00
Webster County, Neb. ....	600 00	600 00
Freeport, Ill. ....	9,000 00	9,000 00
Urbana, Ill. ....	14,000 00	14,560 00
Champaign, Ill. ....	2,000 00	2,080 00
STOCKS—		
First National Bank, Dighton, Kas. ....	1,200 00	1,200 00
National Bank of Commerce, Kansas City, Mo. ....	8,000 00	8,000 00
Minnehaha National Bank, Sioux Falls, S. Dak. ....	27,000 00	22,850 00
Ricker National Bank, Quincy, Ill. ....	5,000 00	5,000 00
American National Bank, Kansas City, Mo. ....	4,000 00	2,000 00
LeMars National Bank, LeMars, Iowa .....	3,000 00	3,000 00
First National Bank, Blue Hill, Neb. ....	5,000 00	6,250 00
Henney Buggy Co. ....	10,000 00	10,000 00
Totals (carried out at market value) .....	<u>\$288,250 00</u>	<u>\$282,929 20</u>

\$282,929 20

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$104,685 .....	60,806 99
Cash in bank .....	187,754 65
Interest due and accrued on collateral loans and certificate of deposits .....	2,563 66
Gross premiums in due course of collection .....	220,318 31
Bills receivable, <i>not matured</i> , taken for fire risks .....	265,931 86

Aggregate amount of all the available assets of the company ..... \$2,918,478 84

## LIABILITIES.

Amount of unpaid losses (of which \$15,000 are resisted) .....	\$162,955 42
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$266,009 04
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	1,588,097 01
Amount of reserve on all outstanding risks .....	1,854,106 05
Commissions and brokerage .....	29,252 55
Aggregate liabilities (except capital stock) .....	<u>\$2,046,314 02</u>
Surplus as regards policy holders .....	\$872,164 82
Capital stock .....	200,000 00
Surplus over capital .....	<u>\$872,164 82</u>

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums .....	On fire risks. \$1,784,770 98
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	264,985 84

Net amount of cash actually received for premiums.....	\$1,519,795 14
Interest received on bonds and mortgages.....	126,109 27
Interest and dividends received on bonds and stocks, and from all other sources.....	34,184 93
Receipts from all other sources, viz., rents, \$1,289.07; salvage, \$2,078.66; worthless notes, \$3,091.12 .....	6,458 85
Aggregate cash receipts.....	<u>\$1,686,548 19</u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$942,232 07
Net amount paid on losses (of which \$105,541.26 belonged to prior years).....	\$942,232 07
Cash dividends actually paid .....	40,000 00
Paid or allowed during the year for commissions and brokerage .....	385,658 39
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	69,739 80
Paid state, national and local taxes, in this and other states .....	32,777 25
All other disbursements, viz., miscellaneous.....	111,183 33
Depreciation in stocks and bonds .....	47,137 07
Aggregate cash disbursements .....	<u>\$1,628,727 91</u>

## MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....		\$183,335,965	\$3,226,753 25
Written during the year .....		114,414,626	1,808,748 13
Totals.....		\$297,750,491	\$5,097,501 38
Deduct expirations.....		100,963,142	1,633,469 68
In force at the end of the year.....		\$196,787,349	\$3,464,031 70
Deduct amount reinsured .....		5,641,520	75,269 86
Net amount in force December 31, 1893.....		<u>\$191,125,829</u>	<u>\$3,388,761 84</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893.....	One year or less.....	\$39,765,321	\$532,018 07	1-2	\$266,009 0
1892.....		861,730	5,816 40	1-4	1,239 10
1893.....	Two years.....	78,126	1,207 24	3-4	905 43
1891.....		19,306,710	256,784 20	1-6	42,794 03
1892.....	Three years.....	18,026,418	282,917 09	1-3	141,458 54
1893.....		21,814,621	359,240 99	5-6	299,367 49
1890.....		199,781	8,499 38	1-8	437 42
1891.....	Four years.....	217,518	3,208 63	3-8	1,203 24
1892.....		238,756	4,498 14	5-8	2,811 38
1893.....		228,520	4,811 28	7-8	3,772 85
1889.....		12,487,015	278,655 20	1-10	27,865 52
1890.....		14,918,401	323,661 32	3-10	97,096 39
1891.....	Five years.....	17,328,966	247,187 60	1-2	173,593 80
1892.....		23,707,972	480,941 56	7-10	386,659 09
1893.....		22,956,739	510,334 76	9-10	459,301 28
Totals.....		<u>\$191,125,829</u>	<u>\$3,388,761 84</u>		<u>\$1,854,106 05</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$15,467,594 10
Total amount of cash dividends declared since the company commenced business .....	689,964 55
Total amount of the company's stock owned by the directors at par value .....	82,350 00
Total amount loaned to officers and directors .....	27,500 00
Losses paid from organization to date .....	8,223,476 88
Fire losses incurred during the year.....	991,446 23
Loaned to stockholders not officers.....	<u>25,500 00</u>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken .....	Fire risks.
Premiums received .....	\$4,799,974 00
Losses paid .....	69,678 20
Total losses incurred during the year in the State of Michigan .....	88,041 85
	<u>38,649 43</u>

## GERMAN AMERICAN INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 115 BROADWAY, NEW YORK.

(Incorporated March, 1873; commenced business March 7, 1873.)

EMIL OELBERMANN, *President*,JAMES A. SILVEY, *Secretary*.

Attorney for Michigan, ALEXANDER A. SAKNGER, of Detroit.

## CAPITAL.

Capital stock paid ..... \$1,000,000

## ASSETS.

Real estate (cost value \$40,000.00) ..... \$40,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

## BONDS—

	Par value.	Market value.
United States, registered .....	\$58,000 00	\$58,000 00
United States, coupon .....	100,000 00	112,000 00
United States Currency .....	180,000 00	175,100 00
New York City additional water .....	512,500 00	512,500 00
New York City additional water .....	50,000 00	50,000 00
New York City dock .....	200,000 00	200,000 00
New York City school house (1906) .....	115,284 00	115,284 00
New York City school house (1894) .....	85,000 00	85,000 00
New York City school house (1897) .....	50,000 00	50,000 00
Allegheny Street Railway .....	25,000 00	25,000 00
Brooklyn City .....	75,000 00	75,000 00
Troy (N. Y.) City Railway Co. ....	25,000 00	25,000 00
St. Louis, Mo. ....	100,000 00	100,000 00
Portland, Ore., water .....	50,000 00	50,000 00
Atlanta, Ga. ....	25,000 00	25,000 00
Maryland Steel Co. ....	50,000 00	50,000 00
Nashville, Tenn., water .....	25,000 00	25,000 00
Minneapolis L. & M. Street Railway .....	25,000 00	25,000 00
Albany & Susquehanna R. R. ....	75,000 00	87,000 00
Chicago, Rock Island & Pacific R. R. ....	50,000 00	61,000 00
Chicago, Rock Island & Pacific R. R. ....	100,000 00	100,000 00
Chicago, Milwaukee & St. Paul R. R., I. & D. ....	30,000 00	37,850 00
Chicago, Milwaukee & St. Paul R. R., La Crosse .....	60,000 00	60,000 00
Chicago, Milwaukee & St. Paul R. R., Ia. & Minn. ....	10,000 00	11,200 00
Chicago, Milwaukee & St. Paul R. R., C. & P. W. ....	80,000 00	32,100 00
Chicago & Northwestern R. R. ....	70,000 00	76,300 00
Chicago & Northwestern R. R. ....	40,000 00	45,800 00
Chicago & Northwestern R. R. ....	45,000 00	47,750 00
Chicago, Burlington & Quincy R. R. ....	55,000 00	58,900 00
Central Pacific R. R. ....	50,000 00	50,875 00
Columbus, Hocking Valley & Toledo R. R. ....	25,000 00	21,500 00
Erie R. R. ....	100,000 00	133,500 00

## BONDS—

	Par value.	Market value.
Kansas Pacific R. R. (1896).....	\$25,000 00	\$25,250 00
Kansas Pacific R. R. (1899).....	25,000 00	25,500 00
Little Miami R. R. ....	25,000 00	27,500 00
Louisville & Nashville R. R. ....	24,000 00	26,400 00
Missouri Pacific R. R. ....	50,000 00	47,000 00
New York, New Haven & Hartford Debentures .....	7,800 00	11,700 00
New York, Lackawanna & Western R. R. ....	100,000 00	126,000 00
New York, Susquehanna & Western R. R. ....	25,000 00	25,750 00
New York Central R. R. ....	100,000 00	107,000 00
New York, Chicago & St. Louis R. R. ....	45,000 00	43,850 00
Erie R. R. ....	25,000 00	18,750 00
Omaha & St. Louis R. R. ....	57,000 00	28,500 00
Pennsylvania Co. ....	55,000 00	57,940 00
St. Louis, Kansas City & Northern R. R. ....	60,000 00	63,150 00
St. Paul, Minneapolis & Manitoba R. R. ....	30,000 00	35,250 00
Syracuse, Binghamton & New York R. R. ....	30,000 00	37,800 00
Western Union Telegraph Co. ....	25,000 00	26,125 00
Union Pacific R. R. ....	50,000 00	50,700 00

## STOCKS—

Albany & Susquehanna R. R. ....	10,000 00	16,000 00
Chicago, Rock Island & Pacific R. R. ....	185,000 00	85,725 00
Cleveland, Cincinnati, Chicago & St. Louis R. R. ....	200,000 00	170,000 00
Cayuga & Susquehanna R. R. ....	30,000 00	39,900 00
Chicago, Milwaukee & St. Paul R. R. ....	50,000 00	58,000 00
Chicago & Northwestern R. R., preferred .....	50,000 00	69,875 00
Chicago & Northwestern R. R., common .....	50,000 00	49,000 00
Detroit, Hillsdale & Southwestern R. R. ....	20,000 00	17,200 00
Morris & Essex R. R. ....	60,000 00	91,050 00
New York & Harlem R. R. ....	131,650 00	329,125 00
New York, New Haven & Hartford R. R. ....	39,200 00	70,560 00
New York, Lackawanna & Western R. R. ....	20,000 00	22,000 00
Pennsylvania R. R. ....	127,500 00	122,720 00
Rensselaer & Saratoga R. R. ....	50,000 00	67,000 00
St. Paul, Minneapolis & Manitoba .....	30,000 00	31,500 00
American Exchange National Bank .....	10,000 00	14,500 00
Central National Bank .....	20,000 00	23,000 00
Bank of America .....	17,500 00	32,375 00
Bank of Commerce .....	20,000 00	34,400 00
Fourth National Bank .....	20,000 00	40,000 00
German American Bank .....	18,575 00	19,990 00
Consolidated Gas Co. ....	100,000 00	125,000 00
New York Mutual Gaslight Co. ....	30,000 00	43,500 00
Standard Oil Trust .....	50,000 00	76,500 00
Underwriters Salvage Co. ....	1,000 00	1,000 00
Western Union Telegraph Co. ....	44,000 00	38,520 00

Totals (carried out at market value) ..... \$4,554,009 00 \$5,064,564 50 \$5,064,564 00

Cash in company's principal office, \$10,388.36; cash in bank, \$463,641.88. 474,030 24  
Gross premiums in due course of collection ..... 418,808 86

Aggregate amount of all the assets of the company ..... \$5,997,403 10

Deduct special deposits in other states ..... 131,400 00

Total admitted assets ..... \$5,866,003 10

## LIABILITIES.

Amount of unpaid losses (of which \$29,428.68 are resisted) ..... \$555,669 38

Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy ..... \$1,211,587 45  
Reinsurance reserve *pro rata* on fire risks running more than one year ..... 1,489,031 85

Amount of reserve on all outstanding risks ..... 2,700,619 30

Commissions and brokerage, return premiums, reinsurance, etc. .... 83,761 72

Aggregate ..... \$3,340,050 40

Deduct liabilities on special deposits ..... 96,478 21

Net liabilities (except capital stock) ..... \$3,243,572 19

Surplus as regards policy holders ..... \$2,622,430 91  
Capital stock ..... 1,000,000 00

Surplus over capital ..... \$1,622,430 91



## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums.....	\$4,205,381 86
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	1,184,755 41
Net amount of cash actually received for premiums.....	\$3,020,626 45
Interest received on bonds and mortgages.....	245,328 83
Aggregate cash receipts.....	\$3,265,955 28

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$2,219,386 71
Deduct amount actually received for salvages, \$18,929.24; reinsurance, \$279,180.56.....	298,109 80
Net amount paid on losses (of which \$332,930.38 belonged to prior years).....	\$1,921,276 91
Cash dividends actually paid.....	200,000 00
Paid or allowed during the year for commissions and brokerage.....	461,285 31
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	226,138 94
Paid state, national and local taxes, in this and other states.....	75,692 23
All other disbursements, viz., rent, traveling expenses of general agents, etc.....	334,866 74
Aggregate cash disbursements.....	\$3,219,260 13

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$580,319,874	\$4,943,153 68
Written during the year.....	410,567,744	4,249,087 44
Total.....	\$940,887,618	\$9,197,241 12
Deduct expirations.....	385,222,316	3,308,610 86
In force at the end of the year.....	\$555,665,302	\$5,388,630 26
Deduct amount reinsured.....	18,626,665	195,748 07
Net amount in force December 31, 1893.....	\$539,038,637	\$5,192,882 19

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$228,865,927	\$2,433,174 91	1-2	\$1,211,587 45
1892.....	Two years.....	2,436,952	21,235 48	1-4	5,323 87
1893.....	Three years.....	1,651,988	16,660 46	3-4	12,495 84
1891.....	Four years.....	64,969,347	516,778 38	1-6	86,129 78
1892.....	Five years.....	75,002,446	581,989 49	1-2	290,994 74
1893.....	Six years.....	83,127,490	675,882 53	5-6	562,818 78
1890.....	Seven years.....	912,080	7,501 77	1-8	975 22
1891.....	Eight years.....	967,464	8,225 19	3-8	3,085 56
1892.....	Nine years.....	827,709	9,252 58	8-8	5,789 11
1893.....	Ten years.....	1,191,171	11,598 08	7-8	10,145 27
1890.....	Eleven years.....	12,508,100	186,368 18	1-10	13,586 81
1891.....	Twelve years.....	13,686,707	150,632 29	8-10	45,189 69
1892.....	Thirteen years.....	12,694,726	133,901 69	1-2	91,950 84
1893.....	Fourteen years.....	20,435,666	225,667 43	7-10	157,967 18
1890.....	Fifteen years.....	20,502,574	225,140 78	9-10	302,626 71
Totals.....		\$539,038,637	\$5,192,882 19		\$2,700,619 30

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$37,908.44 00
Total amount of cash dividends declared since the company commenced business .....	2,940.00 00
Total amount of the company's stock owned by the directors at par value .....	237,800 00
Losses paid from organization to date .....	19,695.05 00
Losses incurred during the year, fire .....	2,149,445 00
Amount deposited in different states and countries for the security of all the company's policy holders .....	120,000 00

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy holders therein:

Name states and countries.	Market value of deposit.	Liabilities.
Georgia .....	\$27,375 00	\$27,397 98
Oregon .....	54,750 00	46,191 15
Virginia .....	49,875 00	22,839 08
Total .....	\$131,400 00	\$96,478 21

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken .....	Fire risks.
Premiums received .....	\$5,138,537 00
Losses paid .....	73,819 98
Total losses incurred during the year in the State of Michigan .....	37,670 75
	44,691 69

## GERMAN FIRE INSURANCE COMPANY.

## PENNSYLVANIA.

HOME OFFICE, PITTSBURGH.

(Incorporated March 27, 1882; commenced business July, 1882.)

H. E. WHITE, *President.*

F. L. GROSS, *Secretary.*

Attorney for Michigan R. H. BROWN, of Detroit.

## CAPITAL.

Capital stock paid ..... \$200,000

## ASSETS.

Real estate (cost value \$40,000) .....	\$47,000 00
Loans on bond and mortgage of real estate (first liens) .....	253,342 17
Interest accrued on said mortgage loans .....	3,702 02
Value of lands mortgaged .....	\$325,250 00
Buildings (insured for \$198,800) .....	291,100 00
Total value of mortgaged premises .....	\$616,350 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par value. Market value.	
<b>Bonds—</b>		
Allepa Township.....	\$1,800 00	\$2,000 00
People's Park Passenger R. R.....	6,000 00	6,600 00
<b>Stocks—</b>		
First National Bank of Pittsburg.....	10,000 00	17,500 00
Second " " " ".....	10,000 00	30,000 00
Third " " " ".....	10,000 00	12,300 00
German " " " ".....	10,200 00	32,610 00
Exchange " " " ".....	5,000 00	8,000 00
Allegheny " " " ".....	5,000 00	6,500 00
M. & M. " " " ".....	2,150 00	3,010 00
Metropolitan National Bank of Pittsburg.....	300 00	414 00
Fifth Avenue " " " ".....	500 00	500 00
First National Bank of Allegheny.....	10,000 00	15,000 00
Second " " " ".....	4,500 00	9,000 00
<b>Totals (carried out at market value) .....</b>	<b>\$75,450 00</b>	<b>\$143,464 00</b>
		<b>\$143,464 00</b>
Amount loaned on stocks, bonds, and other securities (except mortgages) held as collateral, the market value of which is \$2,240.....		1,000 00
Cash in bank.....		29,863 21
Interest due and accrued on stocks not included in "market value".....		690 68
Interest due and accrued on collateral loans.....		15 00
Gross premiums in due course of collection.....		35 97 24
Rents due and accrued.....		171 50
<b>Aggregate amount of all the available assets of the company .....</b>		<b>\$514,915 82</b>

## LIABILITIES.

Amount of unpaid losses .....	\$43,385 77
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$99,891 39
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	114,864 01
Amount of reserve on all outstanding risks.....	214,259 00
Commissions and brokerage.....	6,431 80
Tax.....	840 00
<b>Aggregate liabilities (except capital stock) .....</b>	<b>\$264,916 57</b>
Surplus as regards policy holders.....	\$249,999 25
Capital stock.....	200,000 00
<b>Surplus over capital .....</b>	<b>\$149,999 25</b>

## RECEIPTS DURING THE YEAR.

	On fire risks.
Gross amount of cash received for premiums .....	\$383,750 78
Deduct amount paid for reinsurance, for rebate, abatement and return premiums .....	68,345 26
Net amount of cash actually received for premiums.....	\$275,405 47
Interest received on bonds and mortgages.....	14,049 90
Interest and dividends received on bonds and stocks, and from all other sources.....	6,083 50
Receipts from all other sources, viz., rents, \$2,323.00; commissions, \$763.90.....	3,086 90
<b>Aggregate cash receipts .....</b>	<b>\$298,625 77</b>

## DISBURSEMENTS DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses.....	\$185,222 76
Deduct amount actually received for salvages, \$3,405.39; reinsurance, \$1,500.00.....	7,905 89

Net amount paid on losses (of which \$41,755.70 belonged to prior years).....	\$177,317 37
Cash dividends actually paid.....	20,000 00
Paid or allowed during the year for commissions and brokerage.....	68,780 63
Paid state, national and local taxes, in this and other states.....	8,190 92
All other disbursements, viz., miscellaneous.....	23,611 62
Aggregate cash disbursements.....	<u>\$297,900 54</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$31,700,293	\$410,554 87
Written during the year.....	27,288,869	339,584 95
Total.....	\$58,989,152	\$750,239 82
Deduct expirations.....	24,222,375	322,475 46
In force at the end of the year.....	\$34,766,777	\$427,814 36
Deduct amount reinsured.....	281,545	3,579 75
Net amount in force December 31, 1893.....	<u>\$34,485,232</u>	<u>\$424,234 61</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$15,482,300	\$198,788 78	1-2	\$99,394 39
1892.....		150,411	1,581 97	1-4	395 47
1893.....	Two years.....	158,508	2,158 30	2-4	1,618 71
1891.....		5,301,091	60,827 23	1-6	10,137 87
1892.....	Three years.....	6,218,213	70,135 70	1-2	35,067 85
1893.....		6,038,769	74,514 52	5-6	62,065 40
1890.....		20,060	327 70	1-8	40 96
1891.....	Four years.....	41,675	568 93	3-8	213 33
1892.....		18,400	145 97	5-8	91 20
1893.....		252,603	3,877 00	1-10	337 70
1890.....		454,605	6,693 68	3-10	2,008 08
1891.....	Five years.....	279,785	3,984 99	1-2	1,992 50
1892.....		57,088	756 40	7-10	529 48
1893.....		16,780	373 45	9-10	335 06
Totals.....		<u>\$34,485,232</u>	<u>\$424,234 61</u>		<u>\$214,259 00</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$4,252,080 00
Total amount of cash dividends declared since the company commenced business.....	598,000 00
Total amount of the company's stock owned by the directors at par value.....	21,950 00
Total amount loaned to officers and directors.....	3,000 00
Losses paid from organization to date.....	1,976,514 00
Dividends declared payable in stock from organization.....	150,000 00
Losses incurred during the year, fire.....	179,147 00
Loaned to stockholders not officers.....	<u>3,500 00</u>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	<i>Fire risks</i> \$327,234 00
Premiums received.....	4,755 11
Losses paid.....	3,410 04
Total losses incurred during the year in the State of Michigan.....	<u>4,016 72</u>

## GERMANIA FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 62 AND 64 WILLIAM ST., NEW YORK CITY.

(Incorporated March, 1859; commenced business March, 1859.)

HUGO SCHUMANN, *President.*CHAS. RUYKHAVER, *Secretary.*

Attorney for Michigan, EDWIN R. MERRIFIELD, of Lansing.

## CAPITAL.

Capital stock paid ..... \$1,000,000

## ASSETS.

Real estate (cost value \$453,033.81) .....	\$451,277 37
Loans on bond and mortgage of real estate (first liens) .....	218,000 00
Interest due and accrued on said mortgage loans .....	5,162 50

Value of lands mortgaged .....	\$188,250 00
Buildings (insured for \$215,000.00) .....	276,000 00
Total value of mortgaged premises .....	\$464,250 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
United States .....	\$250,000 00	\$285,625 00
United States .....	589,600 00	672,618 00
Am. Dock & Improvement Co. ....	25,000 00	27,812 50
Atchison, Topeka & Santa Fe R. R. Co. ....	25,000 00	17,000 00
Chicago & Northwestern R'y Co. ....	36,000 00	39,240 00
Cleveland, Columbus, Cincinnati & Indianapolis R. R. Co. ....	25,000 00	30,000 00
Denver & Rio Grande R. R. Co. ....	25,000 00	19,500 00
Dry Dock, East B'way & Battery R. R. Co. ....	10,000 00	10,000 00
East Tennessee, Virginia & Georgia R. R. Co. ....	25,000 00	22,375 00
Fargo & Southern R'y Co. ....	20,000 00	23,400 00
Flint & Pere Marquette R. R. Co. ....	25,000 00	24,250 00
Georgia State .....	25,000 00	25,625 00
Hannibal & St. Jo. R. R. Co. ....	25,000 00	29,375 00
Kentucky Central R'y Co. ....	25,000 00	20,750 00
Long Island R. R. Co. ....	15,000 00	17,100 00
Louisville, New Albany & Chicago R. R. Co. ....	7,000 00	8,050 00
Michigan Central R. R. Co. ....	20,000 00	22,500 00
Milwaukee & Northern R. R. Co. ....	25,000 00	28,375 00
Milwaukee & St. Paul R'y (Chicago & Milwaukee Div.) ....	15,000 00	18,900 00
Mississippi State .....	20,000 00	20,000 00
New York, Brooklyn & Manhattan Beach R'y Co. ....	25,000 00	24,250 00
New York Central & Hudson River R'y Co. ....	25,000 00	26,750 00
Northern Pacific R. R. Co. ....	50,000 00	55,250 00
Pennsylvania Co. ....	50,000 00	55,000 00
Richmond City .....	40,000 00	37,600 00
Richmond City .....	10,000 00	10,700 00
St. Paul, Minn. & Manitoba R'y Co. ....	11,000 00	11,980 00
St. Paul, Minn. & Manitoba R'y Co. ....	25,000 00	25,500 00
St. Paul & Northern Pacific R. R. Co. ....	16,000 00	18,320 00
Third Avenue R. R. Co. ....	25,000 00	28,875 00
Toledo & Ohio Central R'y Co. ....	35,000 00	38,150 00
Underwriters Protective Association of Newark .....	1,000 00	1,000 00
Union Elevated R. R. Co., Brooklyn .....	15,000 00	14,100 00
Wabash R. R. Co. ....	25,000 00	25,625 00
<b>STOCKS—</b>		
Consolidated Gas Co. ....	25,000 00	31,250 00
Chicago, Milwaukee & St. Paul R. R. Co. ....	25,000 00	29,500 00
Chicago & Northwestern R'y Co. ....	60,000 00	83,400 00

**Stocks—**

	<i>Par value.</i>	<i>Market value.</i>	
Chicago, St. Paul, Minn. & Omaha R'y Co.....	\$25,000 00	\$28,500 00	
Underwriters Salvage Co.....	1,000 00	1,000 00	
Delaware & Hudson Canal Co.....	50,000 00	65,000 00	
German American Bank.....	5,175 00	6,287 82	
Lake Shore & Michigan Southern R'y Co.....	80,000 00	78,900 00	
National Park Bank.....	5,000 00	15,700 00	
New York Central & Hudson River R. R. Co.....	70,000 00	69,125 00	
Pennsylvania R. R. Co.....	51,000 00	51,000 00	
Rome, Watertown & Ogdensburg R. R. Co.....	25,000 00	27,750 00	
Western Union Telegraph Co.....	30,000 00	24,687 50	
<b>Totals (carried out at market value).....</b>	<b>\$2,017,775 00</b>	<b>\$2,243,555 62</b>	<b>\$2,243,555 62</b>

Amount loaned on stocks, bonds, and other securities (except mortgages) held as collateral, the market value of which is \$12,410.....	8,600 00
Cash in company's principal office, \$36,563.84; cash in bank, \$10,958.43.....	47,522 27
Interest due and accrued on stocks not included in "market value".....	2,125 00
Interest due and accrued on collateral loans.....	215 00
Gross premiums in due course of collection.....	220,738 82
Cash in hands of department managers.....	4,601 97
Rents due and accrued.....	3,355 81
Due from other companies for reinsurance on losses already paid.....	1,829 85

Amount of premiums unpaid on policies which have been issued more than three months (carried inside).....	\$195 25
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Aggregate amount of all the assets of the company.....	\$3,206,984 21
Deduct special deposits in other states.....	73,925 00
<b>Total admitted assets.....</b>	<b>\$3,133,059 21</b>

**LIABILITIES.**

Amount of unpaid losses (of which \$18,756.42 are resisted).....	\$115,552 49
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$311,206 66
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	786,946 27

Amount of reserve on all outstanding risks.....	1,098,152 93
Commissions and brokerage.....	32,945 96
<b>Aggregate.....</b>	<b>\$1,246,651 38</b>

Deduct liabilities on special deposits.....	5,841 66
<b>Net liabilities (except capital stock).....</b>	<b>\$1,240,809 72</b>

Surplus as regards policy holders.....	\$1,892,249 49
Capital stock.....	1,000,000 00
<b>Surplus over capital.....</b>	<b>\$892,249 49</b>

**RECEIPTS DURING THE YEAR.**

	<i>On fire risks.</i>	
Gross amount of cash received for premiums.....	\$1,548,931 53	
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	459,831 87	
<b>Net amount of cash actually received for premiums.....</b>	<b>\$1,089,099 66</b>	
Interest received on bonds and mortgages.....	7,500 42	
Interest and dividends received on bonds and stocks, and from all other sources.....	110,390 94	
<b>Aggregate cash receipts.....</b>	<b>\$1,206,991 04</b>	

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$738,799 45
Deduct amount actually received for salvages, \$2,820.33; reinsurance, \$118,774.31 .....	118,594 64
Net amount paid on losses (of which \$98,238.48 belonged to prior years).....	\$622,204 81
Cash dividends actually paid.....	100,000 00
Paid or allowed during the year for commissions and brokerage.....	174,016 09
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	122,942 60
Paid state, national and local taxes, in this and other states.....	24,844 70
All other disbursements, viz., miscellaneous .....	108,794 18
Aggregate cash disbursements .....	<u>\$1,152,802 38</u>

## MISCELLANEOUS.

	<i>Fire risks.</i>	<i>Premiums thereon.</i>
<i>Risks and premiums.</i>		
In force December 31, 1892.....	\$279,458,929 46	\$2,368,382 84
Written during the year .....	150,844,382 18	1,558,692 68
Total .....	\$460,299,761 64	\$3,927,075 02
Deduct expirations .....	172,604,082 18	1,482,506 65
In force at the end of the year.....	\$287,695,779 46	\$2,444,568 37
Deduct amount reinsured.....	30,664,820 41	332,073 39
Net amount in force December 31, 1893 .....	<u>\$257,031,409 05</u>	<u>\$2,112,494 98</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$38,817,978 61	\$323,413 32	1-2	\$311,206 66
1892.....	Two years.....	451,212 00	3,585 54	1-4	883 88
1891.....	Two years.....	424,938 00	3,332 74	3-4	2,499 11
1890.....	Two years.....	39,475,381 32	\$21,138 72	1-6	53,523 11
1893.....	Three Years.....	43,426,627 18	356,183 92	1-2	178,091 95
1892.....	Three Years.....	47,452,266 94	400,594 23	5-6	333,828 52
1890.....	Three Years.....	443,876 00	3,444 26	1-8	430 53
1891.....	Four years.....	\$21,513 00	2,484 42	3-8	931 66
1892.....	Four years.....	822,301 00	2,671 16	5-8	1,669 47
1890.....	Four years.....	510,130 00	3,839 53	7-8	3,359 58
1893.....	Five years.....	6,158,263 00	68,889 40	1-10	6,888 94
1890.....	Five years.....	6,243,616 00	68,656 93	3-10	20,687 07
1891.....	Five years.....	6,576,112 00	70,784 05	1-2	85,392 04
1892.....	Five years.....	8,088,983 00	87,221 05	7-10	61,054 73
1893.....	Five years.....	8,323,211 00	97,506 31	9-10	87,755 63
Totals.....		<u>\$257,031,409 05</u>	<u>\$3,112,494 98</u>		<u>\$1,098,152 93</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$27,244,736 00
Total amount of cash dividends declared since the company commenced business.....	2,501,000 00
Total amount of the company's stock owned by the directors at par value.....	190,450 00
Total amount loaned to directors.....	8,800 00
Losses paid from organization to date.....	13,888,066 00
Losses incurred during the year, fire.....	<u>647,081 00</u>

Amount deposited in various states and countries, which under the law thereof, is held exclusively for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Georgia.....	\$25,625 00	\$1,620 17
Virginia.....	48,800 00	4,221 49

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	Fire risks.
Premiums received.....	\$4,274,520 00
Losses paid.....	49,853 87
Total losses incurred during the year in the State of Michigan.....	34,369 52
	<u>88,650 28</u>

**GIRARD FIRE AND MARINE INSURANCE COMPANY.**  
**PENNSYLVANIA.**

HOME OFFICE, N. E. COR. 7TH AND CHESTNUT STREETS, PHILADELPHIA.

(Incorporated March, 1883; commenced business May, 1883.)

ALFRED S. GILLET, *President.*EDWIN F. MERRILL, *Secretary.*

Attorney for Michigan, CHARLES L. CLARK, of Detroit.

**CAPITAL.**

Capital stock paid.....\$300,000

**ASSETS.**

Real estate.....	\$280,700 00
Loans on bond and mortgage of real estate (first liens).....	745,861 77
Interest due \$1,357.00 and accrued \$11,673.08 on said mortgage loans; total.....	13,030 08

Total value of mortgaged premises (buildings insured to \$440,129)..... \$2,300,799 00**STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.**

BONDS—	Par value.	Market value.
United States.....	\$82,000 00	\$93,430 00
City of Louisville.....	10,000 00	12,000 00
County of St. Louis.....	10,000 00	12,000 00
City of Seattle.....	30,000 00	30,750 00
State of Georgia.....	25,000 00	26,876 84
Wadena Co., Minn., school.....	8,000 00	8,120 00
Norfolk & Western R. R. Co. Car Trust.....	15,000 00	15,000 00
Connecting R. R. Co.....	10,000 00	11,800 00
Pennsylvania R. R. Co.....	10,000 00	12,700 00
Philadelphia, Wil. & Baltimore R. R. Co.....	70,000 00	71,400 00
Pittsburgh, Cincinnati, Chicago & St. Louis R. R.....	10,000 00	10,100 00
Delaware R. R. Co.....	6,000 00	6,435 00
Philadelphia & Reading R. R.....	2,000 00	480 00
Lehigh Coal & Navigation Co.....	11,000 00	11,605 00
Lancaster & Reading R. R.....	10,000 00	10,000 00
North Pennsylvania R. R. Co.....	5,000 00	6,350 00
Lehigh Valley R. R. Co.....	20,000 00	19,400 00
Zanesville & Ohio R. R. Co.....	10,000 00	7,500 00
Lower Merion Gas Co.....	8,000 00	8,160 80
Hutchinson Water, Light & Power Co.....	12,000 00	12,000 00
Borough of Ridley Park.....	4,000 00	4,060 00
<b>STOCKS—</b>		
Pennsylvania R. R. Co.....	15,000 00	14,400 00
Lehigh Coal & Navigation Co.....	5,000 00	5,200 00
Lehigh Valley R. R. Co.....	15,000 00	11,100 00
Philadelphia & Darby R'y Co.....	2,250 00	1,485 00
Holmesburg Water Co.....	1,000 00	1,000 00
Philadelphia Bourse.....	1,000 00	1,000 00
Totals (carried out at market value).....	<u>\$407,250 00</u>	<u>\$424,201 84</u>

424,201 84



Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$92,810.00	\$23,500 00
Cash in company's principal office, \$8,556.34; cash in bank, \$52,454.34	61,010 68
Interest due and accrued on collateral loans	381 87
Gross premiums in due course of collection	72,261 85
Bills receivable <i>not matured</i> , taken for fire, marine, or inland risks	27,057 06
Rents due and accrued	1,408 31
Due from other companies for reinsurance on losses already paid	7,655 51

Aggregate amount of all the assets of the company	\$1,657,068 97
Deduct special deposits in other states	25,000 00
	<u>\$1,632,068 97</u>

*Items not admitted as available assets.*

Company's own stock	\$40,108 00
Loans on company's stock	3,000 00
	<u>\$43,108 00</u>

## LIABILITIES.

Amount of unpaid losses (of which \$6,244.16 are resisted)	\$36,544 59
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$187,638 76
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	247,986 95

Amount of reserve on all outstanding risks	385,620 71
Reclaimable by insurance on perpetual policies	469,114 24
Due and accrued for salaries, rent, advertising, or agency expenses	212 97
Commissions and brokerage	26,846 63
Return premiums	12,124 21
Reinsurance	3,858 80
Taxes	1,384 97

Aggregate	\$935,707 12
Deduct liabilities on special deposits	5,000 00
Net liabilities (except capital stock)	<u>\$930,707 12</u>

Surplus as regards policy holders	\$701,861 85
Capital stock	300,000 00
Surplus over capital	<u>\$401,861 85</u>

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums	<i>On fire risks.</i> \$582,543 10
Deduct amount paid for reinsurance for rebate, abatement and return premiums	106,090 65
Net amount of cash actually received for premiums	\$476,452 45
Interest received on bonds and mortgages	46,433 30
Interest and dividends received on bonds and stocks, and from all other sources	21,892 37
Receipts from all other sources, viz., rents, \$6,394.03; assignments and surveys, \$677.00	7,071 03
Deposit premiums (less 10 per cent) received for perpetual fire risks (carried inside)	\$51,949 48
Aggregate cash receipts	<u>\$551,849 15</u>

## DISBURSEMENTS DURING THE YEAR.

Gross amount actually paid for losses.....	On fire risks.	
Deduct amount actually received for salvages, \$2,693.90; reinsurance, \$17,152.20.....	\$282,783 04	
	19,846 10	
Net amount paid on losses (of which \$36,885.94 belonged to prior years).....	\$262,886 94	
Cash dividends actually paid.....	60,000 00	
Paid or allowed during the year for commissions and brokerage.....	97,706 28	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	57,659 93	
Paid state, national and local taxes, in this and other states.....	17,847 29	
All other disbursements, viz., general expenses.....	28,152 96	
Amount of deposit premium returned during the year on perpetual fire risks (carried inside).....	\$14,279 00	
Aggregate cash disbursements.....		\$524,253 40

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$91,418,946	\$1,182,832 55
Written during the year.....	50,187,457	579,167 01
Total.....	\$141,556,403	\$1,761,999 56
Deduct expirations.....	47,958,684	505,750 75
In force at the end of the year.....	\$93,597,769	\$1,256,283 81
Deduct amount reinsured.....	3,097,093	37,289 90
Net amount in force December 31, 1893.....	\$90,500,676	\$1,218,943 91

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$25,885,775	\$275,267 53	1-3	\$137,633 76
1892.....		291,905	2,049 80	1-4	51: 20
1893.....	Two years.....	141,001	1,502 81	2-4	1,126 73
1891.....		7,311,158	80,681 86	1-6	13,436 64
1892.....	Three years.....	8,511,128	91,678 00	1-2	45,539 00
1893.....		8,168,008	91,637 85	5-6	76,361 87
1890.....		427,585	3,329 95	1-8	416 25
1891.....	Four years.....	403,225	3,294 50	2-8	1,285 48
1892.....		449,950	3,882 13	5-8	2,436 33
1893.....		829,325	2,909 98	7-8	2,546 19
1890.....		2,572,071	29,146 56	1-10	2,914 65
1891.....		3,300,954	34,941 72	2-10	10,483 53
1892.....	Five years.....	2,905,319	29,348 28	1-2	19,671 64
1893.....		4,022,098	44,305 69	7-10	31,013 98
1890.....		3,609,319	41,499 29	9-10	37,349 87
1893.....	More than five years.....	872,167	4,415 27	6-10	2,649 16
Perpetuals.....		20,577,704	466,114 24	9-10	422,202 83
Totals.....		\$90,500,676	\$1,218,943 91		\$307,523 58

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$10,707,991 00
Total amount of cash dividends declared since the company commenced business.....	1,805,196 00
Total amount of the company's stock owned by the directors at par value.....	31,500 00
Total amount loaned to officers and directors.....	2,500 00
Losses paid from organization to date.....	4,487,743 00
Fire losses incurred during the year.....	269,291 00
Loaned to stockholders not officers.....	5,000 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Georgia .....	\$25,000 00	\$5,000 00

#### BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1898.

	<i>Fire risks.</i>
Fire risks taken.....	\$1,924,542 00
Premiums received.....	21,551 09
Losses paid.....	14,622 08
Total losses incurred during the year in the State of Michigan.....	17,395 87

## GLENS FALLS INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, GLENS FALLS.

(Incorporated May, 1849; commenced business May, 1850.)

J. L. CUNNINGHAM, *President.*

R. A. LITTLE, *Secretary.*

Attorney for Michigan, WILLIAM A. SHINKMAN, of Grand Rapids.

### CAPITAL.

Capital stock paid.....\$200,000

### ASSETS.

Real estate.....	\$30,934 50
Loans on bond and mortgage of real estate (first liens).....	532,780 39
Interest due, \$2,835.64, and accrued, \$1,159.50, on said mortgage loans; total .....	3,995 14

### STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

<i>Bonds—</i>	<i>Par value.</i>	<i>Market value.</i>
New York Central & Hudson River R. R. ....	\$200,000 00	\$245,000 00
Lake Shore & Michigan Southern R. R. ....	50,000 00	58,750 00
New York & Harlem R. R. ....	100,000 00	117,500 00
Syracuse, Binghamton & New York R. R. ....	53,000 00	67,575 00
Morris & Essex R. R. ....	50,000 00	68,250 00
West Shore R. R. ....	50,000 00	50,000 00
Hudson River Pulp and Paper Co. ....	300,000 00	300,000 00
Glens Falls Paper Mill Co. ....	300,000 00	300,000 00
Georgia State .....	25,000 00	25,000 00
Richmond city .....	10,000 00	9,800 00
International Loan & Trust Co. ....	100,000 00	100,000 00
Jarvis-Conklin Loan and Trust Co. ....	9,900 00	9,900 00
<i>Stock—</i>		
First National Bank of Glens Falls, N. Y. ....	10,000 00	20,000 00
Totals (carried out at market value) .....	\$1,257,900 00	\$1,371,275 00

1,371,275 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$4,095 .....	\$4,000 00
Cash in company's principal office, \$2,445.86; cash in bank, \$222,088.34 .....	224,534 20
Interest due and accrued on stocks not included in "market value" .....	11,292 27
Gross premiums in due course of collection .....	70,208 50
Bills receivable, <i>not matured</i> , taken for fire risks .....	232 90
Rents due and accrued .....	300 00

Aggregate amount of all the assets of the company .....	\$2,249,552 90
Deduct special deposits in other states .....	34,300 00
Total admitted assets .....	\$2,215,252 90

## LIABILITIES.

Amount of unpaid losses (of which \$6,368.63 are resisted) .....	\$49,696 53
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$158,885 87
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	553,598 92
Amount of reserve on all outstanding risks .....	712,744 29
Due and accrued for miscellaneous .....	4,000 00
Commissions and brokerage .....	11,104 57
Aggregate .....	\$777,545 39
Deduct liabilities on special deposits .....	6,531 18
Net liabilities (except capital stock) .....	\$771,014 21

Surplus as regards policy holders .....	\$1,444,238 69
Capital stock .....	200,000 00
Surplus over capital .....	\$1,244,238 69

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums .....	On fire risks. \$820,820 11
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	163,464 74
Net amount of cash actually received for premiums .....	\$657,355 37
Interest received on mortgages .....	35,634 50
Interest and dividends received on bonds and stocks, and from all other sources .....	80,080 09
Receipts from all other sources, viz., rents .....	1,045 09
Aggregate cash receipts .....	\$774,115 05

## DISBURSEMENTS DURING THE YEAR.

Gross amount actually paid for losses .....	On fire risks. \$415,315 39
Deduct amount actually received for salvages, \$3,087.03; reinsurance, \$37,945.85 .....	41,082 93
Net amount paid on losses (of which \$33,906.89 belonged to prior years) .....	\$374,282 46
Cash dividends actually paid .....	40,000 00
Paid or allowed during the year for commissions and brokerage .....	123,272 50
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....	52,264 61
Paid state, national and local taxes, in this and other states .....	30,774 46
All other disbursements, viz., miscellaneous .....	51,346 76
Aggregate cash disbursements .....	\$671,940 79

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892 .....	\$126,426.663	\$1,401,906 39
Written during the year .....	78,144.103	820,580 24
Total .....	\$214,570.766	\$2,222,486 63
Deduct expirations .....	74,056.310	757,397 69
In force at the end of the year .....	\$139,914.456	\$1,465,088 94
Deduct amount reinsured .....	8,326.969	106,108 63
Net amount in force December 31, 1893 .....	\$131,587.487	\$1,358,980 31

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893 .....	One year or less .....	\$30,047.780	\$317,770 74	1-2	\$158,885 87
1892 .....	Two years .....	430,722	4,162 26	1-4	1,040 66
1893 .....		517,599	5,669 49	3-4	4,252 11
1891 .....	Three years .....	20,881,527	197,655 67	1-6	32,942 61
1892 .....		26,170,289	239,468 33	1-2	119,734 17
1893 .....		27,506,312	265,925 46	5-6	221,607 05
1890 .....	Four years .....	759,548	6,252 10	1-8	781 51
1891 .....		889,965	7,478 48	3-8	2,302 54
1892 .....		769,728	6,820 17	5-8	4,263 60
1893 .....		904,532	7,648 69	7-8	6,698 56
1889 .....		3,896,926	49,479 10	1-10	4,947 91
1890 .....	Five years .....	4,892,227	58,067 25	3-10	17,426 15
1891 .....		4,290,763	54,965 02	1-2	27,342 51
1892 .....		5,461,222	70,323 58	7-10	49,226 45
1893 .....		5,177,407	67,555 64	9-10	60,800 08
Totals .....		\$131,587,467	\$1,308,980 32		\$712,744 29

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$12,297,074 31
Total amount of cash dividends declared since the company commenced business .....	560,000 00
Total amount of the company's stock owned by the directors at par value .....	79,080 00
Total amount loaned to officers and directors .....	4,000 00
Losses paid from organization to date .....	6,203,398 03
Fire losses incurred during the year .....	387,082 04
Amount deposited in different states and countries for the security of all the company's policy holders .....	200,000 00

Amount deposited in various states and countries which, under the law thereof, is held exclusively for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Georgia .....	\$25,000 00	\$5,497 63
Virginia .....	9,300 00	10,335 50

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken .....	<i>Fire risks.</i>
Premiums received .....	\$1,211,163 00
Losses paid .....	11,442 23
Total losses incurred during the year in the State of Michigan .....	12,485 52

# GRANITE STATE FIRE INSURANCE COMPANY.

## NEW HAMPSHIRE.

HOME OFFICE, PORTSMOUTH.

(Incorporated July 17, 1885; commenced business November 12, 1885.)

FRANK JONES, *President.*

ALFRED F. HOWARD, *Secretary.*

Attorney for Michigan, JAMES A. JONES, of Detroit.

### CAPITAL.

Capital stock paid ..... \$200,000

### ASSETS.

Real estate (cost value \$8,218.02) .....	\$8,400 00
Loans on bond and mortgage of real estate (first liens) .....	62,730 00
Interest accrued on said mortgage loans .....	863 60

Value of lands mortgaged .....	\$85,000 00
Buildings (insured for \$57,425) .....	66,500 00
Total value of mortgaged premises .....	\$151,500 00

### STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
Town of Harrisville, N. H. ....	\$15,000 00	\$15,800 00	
City of Manchester, N. H. ....	100,000 00	108,000 00	
Fort Plain, N. Y., Water Co. ....	10,000 00	10,000 00	
New Hampshire Trust Co., of Manchester, N. H. ....	10,000 00	8,000 00	
Xenia, Ohio, Water Co. ....	8,000 00	8,000 00	
St. Cloud Gas and Electric Co., of St. Cloud, Minn. ....	10,000 00	10,500 00	
Nashua Card and Glazed Paper Co., of Nashua, N. H., col. trust. ....	5,000 00	5,000 00	
National Loan and Trust Co., of Kansas City, Mo., deb. ....	2,500 00	2,500 00	
National Loan and Trust Co., of Kansas City, Mo., deb. ....	1,500 00	1,500 00	
School District No. 1, County of Garfield, Colorado. ....	1,000 00	1,100 00	
Front Street Cable Railway Co., of Seattle, Wash. ....	12,000 00	12,500 00	
Ogden City, Utah, improvement. ....	5,000 00	5,500 00	
Salt Lake City, Utah, gold school. ....	15,000 00	15,500 00	
Palouse City, Wash., water. ....	4,800 00	5,520 00	
Eastman Freight Car Heater Co. ....	39,000 00	39,000 00	
Chippewa Falls Water Works Co. ....	1,000 00	1,000 00	
Chippewa Falls Water Works Co. ....	5,000 00	5,000 00	
Portsmouth Machine Co. ....	10,000 00	10,000 00	
<b>STOCKS—</b>			
Dover Gas Light Co., of Dover, N. H. ....	3,325 00	3,591 00	
Worcester, Nashua & Rochester R. R. ....	100 00	120 00	
International Loan and Trust Co., of Kansas City, Mo. ....	5,000 00	5,000 00	
Wolfborough Loan and Banking Co., Wolfborough, N. H. ....	5,000 00	5,000 00	
Boston & Maine R. R., preferred. ....	7,700 00	11,165 00	
Boston & Maine R. R., common. ....	12,800 00	16,805 00	
Totals (carried out at market value) .....	\$286,225 00	\$301,601 00	301,601 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$87,850.00 .....	74,000 00
Cash in company's principal office, \$5,385.27; cash in bank, \$12,836.14 .....	18,221 41
Interest due and accrued on stocks not included in "market value" .....	1,867 37
Interest due and accrued on collateral loans .....	35 98
Gross premiums in due course of collection .....	109,458 87

Aggregate amount of all the available assets of the company .....	\$577,178 23
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## LIABILITIES.

Amount of unpaid losses (of which \$3,400 are resisted).....	\$41,068 00
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$166,183 20
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	110,389 19
Amount of reserve on all outstanding risks.....	276,522 39
Commissions and brokerage.....	9,616 34
Return premiums.....	1,759 76
Reinsurance.....	3,607 80
Aggregate liabilities (except capital stock).....	<u>\$332,574 29</u>
Surplus as regards policy holders.....	\$244,603 94
Capital stock.....	200,000 00
Surplus over capital.....	<u>\$44,603 94</u>

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums.....	\$310,531 40
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	249,488 67
Net amount of cash actually received for premiums.....	\$561,042 73
Interest received on bonds and mortgages.....	4,358 17
Interest and dividends received on bonds and stocks, and from all other sources.....	15,994 83
Aggregate cash receipts.....	<u>\$581,395 73</u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$475,312 94
Deduct amount actually received for salvages, \$2,588.96; reinsurance, \$91,837.26.....	94,416 12
Net amount paid on losses (of which \$33,921.39 belonged to prior years).....	\$380,896 82
Cash dividends actually paid.....	12,000 00
Paid or allowed during the year for commissions and brokerage.....	119,127 51
Paid during the year for salaries, fees and all other charges of officers, clerks, agents and all other employees.....	10,980 00
Paid state, national and local taxes, in this and other states.....	10,474 28
All other disbursements, viz., miscellaneous.....	36,204 67
Aggregate cash disbursements.....	<u>\$569,683 28</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$59,951,597	\$705,947 74
Written during the year.....	69,012,536	819,591 39
Totals.....	<u>\$128,964,133</u>	<u>\$1,525,539 13</u>
Deduct expirations.....	68,180,265	780,736 82
In force at the end of the year.....	<u>\$60,803,868</u>	<u>\$744,802 31</u>
Deduct amount reinsured.....	12,585,443	208,297 16
Net amount in force December 31, 1893.....	<u>\$48,218,425</u>	<u>\$536,505 15</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premium unearned.
1893.....	One year or less.....	\$29,823,082	\$382,266 41	1-2	\$166,183 20
1892.....	Two years.....	209,976	890 25	1-4	220 06
1893.....		272,270	2,072 56	3-4	1,554 42
1891.....	Three years.....	2,761,788	32,810 21	1-6	5,468 36
1892.....		2,402,077	26,394 21	1-2	13,197 10
1893.....	Four years.....	2,158,256	31,677 39	5-6	26,397 80
1890.....		565,929	5,794 16	1-8	724 27
1891.....	Five years.....	677,843	6,842 27	3-8	2,565 65
1892.....		891,818	8,752 29	5-8	5,470 15
1893.....		964,439	8,696 01	7-8	7,609 00
1890.....		752,825	8,889 47	1-10	883 96
1890.....		1,250,728	11,940 96	3-10	3,582 28
1891.....		1,615,522	16,651 96	1-2	8,325 96
1892.....		1,878,472	21,041 60	7-10	14,729 12
1893.....		2,063,405	21,845 39	9-10	19,660 66
Totals.....		\$48,218,425	\$636,505 15		\$276,532 39

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$8,915,822 45
Total amount of cash dividends declared since the company commenced business.....	48,000 00
Total amount of the company's stock owned by the directors at par value.....	120,600 00
Losses paid from organization to date.....	1,707,910 86
Fire losses incurred during the year.....	362,520 69

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	Fire risks.
Premiums received.....	\$1,571,922 00
Losses paid.....	26,653 10
Total losses incurred during the year in the State of Michigan.....	9,749 08
	10,078 39

## GREENWICH INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NO. 161 BROADWAY, NEW YORK.

(Incorporated May 5, 1834; commenced business January 1, 1835.)

MASON A. STONE, President.      WALTER B. WARD, WM. ADAMS, Assistant Secretaries.

Attorney for Michigan, EBER WARD, of Detroit.

## CAPITAL.

Capital stock paid .....\$200,000

## ASSETS.

Real estate (cost value \$127,500).....	\$200,000 00
Loans on bond and mortgage of real estate (first liens).....	4,600 00



Value of lands mortgaged .....	\$10,500 00
Buildings (insured for \$7,000.00) .....	12,500 00
Total value of mortgaged premises .....	<u>\$23,000 00</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States .....	\$24,500 00	\$27,562 50	
District of Columbia .....	125,000 00	140,625 00	
Harlem River & Portchester R. R. ....	10,000 00	11,500 00	
New York Central & Hudson River R. R. ....	60,000 00	75,000 00	
Albany & Susquehanna R. R. ....	80,000 00	98,200 00	
The Oswego & Syracuse R. R. Co. ....	53,000 00	58,300 00	
Buffalo & Erie R. R. ....	9,500 00	10,497 50	
State of Georgia .....	25,000 00	25,687 50	
Rome, Watertown & Ogdensburg R. R. ....	5,000 00	5,700 00	
STOCKS—			
Consolidated Gas Company of New York .....	100,000 00	124,000 00	
Rensselaer & Saratoga R. R. Co. ....	60,000 00	106,000 00	
The Valley R. R. Co. ....	35,000 00	40,250 00	
National Broadway Bank .....	17,500 00	40,250 00	
Delaware & Hudson Canal Co. ....	50,000 00	65,000 00	
New York, Lackawanna & Western R. R. Co. ....	25,000 00	28,812 50	
Totals (carried out at market value) .....	<u>\$679,500 00</u>	<u>\$850,885 00</u>	\$850,885 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$20,521.00 .....	11,350 00
Cash in company's principal office, \$5,834.42; cash in bank, \$74,320.50 .....	79,154 92
Interest due and accrued on stocks not included in "market value" .....	2,062 50
Interest due and accrued on collateral loans .....	205 50
Gross premiums in due course of collection .....	189,058 43
Bills receivable <i>not matured</i> , taken for fire, marine, or inland risks .....	18,091 68
Due from other companies for reinsurance on losses already paid .....	1,802 84

Aggregate amount of all the assets of the company .....	\$1,358,210 87
Deduct special deposits in other states .....	36,937 50
Total admitted assets .....	<u>\$1,321,273 37</u>

## LIABILITIES.

Amount of unpaid losses (of which \$49,804.81 are resisted) .....	\$295,049 50
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Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$326,963 68
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	356,038 45
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks .....	51,533 71

Amount of reserve on all outstanding risks .....	734,535 84
Reclaimable by insured on perpetual policies .....	1,035 00
Commissions and brokerage .....	31,000 00
Return premiums .....	600 00

Aggregate .....	\$1,062,220 34
Deduct liabilities on special deposits .....	47,162 25
Net liabilities (except capital stock) .....	<u>\$1,015,058 09</u>

Surplus as regards policy holders .....	\$306,215 28
Capital stock .....	200,000 00
Surplus over capital .....	<u>\$106,215 28</u>

## RECEIPTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums.....	\$1,330,705 59	\$178,349 95
Deduct amount paid for reinsurance, for rebate, abatement and return premiums.....	276,254 22	16,111 50
	\$1,054,451 37	\$162,238 45
Net amount of cash actually received for premiums.....		\$1,216,689 83
Interest received on bonds and mortgages.....		276 00
Interest and dividends received on bonds and stocks, and from all other sources.....		42,067 49
Receipts from all other sources, viz., rents.....		16,335 46
Aggregate cash receipts.....		\$1,275,368 78

## DISBURSEMENTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses.....	\$849,598 99	\$163,501 85
Deduct amount actually received for salvage, \$31,162.96; reinsurance, \$70,811.72.....	75,705 07	26,299 61
	\$773,893 92	\$136,231 74
Net amount paid on losses (of which \$174,083.47 belonged to prior years).....		\$910,125 66
Cash dividends actually paid.....		20,000 00
Paid or allowed during the year for commissions and brokerage.....		244,165 02
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....		84,053 62
Paid state, national and local taxes, in this and other states.....		14,379 47
All other disbursements, viz., miscellaneous.....		74,458 26
Aggregate cash disbursements.....		\$1,347,182 03

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1892.....	\$301,720,922	\$1,698,531 48	\$3,027,080	\$74,708 06
Written during the year.....	167,318,836	1,328,901 57	56,926,846	189,756 75
Total.....	\$468,939,258	\$3,027,433 05	\$59,953,926	\$253,459 83
Deduct expirations.....	218,514,368	1,538,677 56	57,891,692	202,843 83
In force at the end of the year.....	\$250,424,890	\$1,488,755 49	\$2,062,234	\$35,616 01
Deduct amount reinsured.....	19,603,196	82,589 00	217,700	4,062 30
Net amount in force December 31, 1893.....	\$230,821,694	\$1,406,166 49	\$2,044,534	\$51,553 71

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893.....	One year or less.....	\$68,007,009	\$353,927 36	1-2	\$336,963 68
1892.....	Two years.....	1,380,780	5,044 02	1-4	1,261 00
1893.....	Three years.....	740,170	1,805 70	3-4	979 27
1891.....	Four years.....	54,994,348	223,320 47	1-6	37,220 08
1892.....	Five years.....	45,922,588	198,361 49	1-2	98,682 25
1893.....	Six years.....	39,675,816	184,259 86	5-6	133,549 88
1890.....	Seven years.....	530,140	2,449 59	1-8	306 20
1891.....	Eight years.....	320,224	1,720 20	3-8	645 07
1892.....	Nine years.....	110,003	1,722 11	5-8	1,076 32
1893.....	Ten years.....	151,500	1,318 15	7-8	1,061 51
1889.....	Eleven years.....	5,278,822	30,949 13	1-10	3,094 91
1890.....	Twelve years.....	4,993,788	28,515 53	8-10	8,554 66
1891.....	Thirteen years.....	4,609,624	23,496 13	1-2	16,748 07
1892.....	Fourteen years.....	2,685,507	23,000 71	7-10	16,100 49
1893.....	Fifteen years.....	3,196,945	20,843 04	9-10	15,758 74
Totals.....		\$230,771,664	\$1,405,131 49		\$683,002 13
Perpetual risks.....		50,000	1,085 00	9-10	981 50
Grand totals.....		\$280,821,664	\$1,406,166 49		\$683,983 63

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$18,994,839 55
Total amount of cash dividends declared since the company commenced business.....	2,050,000 00
Total amount of the company's stock owned by the directors at par value.....	78,900 00
Losses paid from organization to date.....	8,802,263 24
Losses incurred during the year, fire, marine and inland.....	1,071,732 20
Loaned to stockholders not officers.....	1,000 00

Amount deposited in various states and countries which, under the law thereof is held *exclusively* for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Georgia.....	\$25,687 50	\$36,612 70
Virginia.....	11,250 00	10,549 55

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>	<i>Marine and inland risks.</i>	<i>Aggregate.</i>
Fire, marine and inland risks taken.....	\$1,550,813 00	\$494,110 16	\$2,044,923 16
Premiums received.....	22,563 96	10,166 45	32,730 41
Losses paid.....	19,188 46	9,641 51	28,829 97
Total losses incurred during the year in the State of Michigan.....	21,250 48	9,641 51	30,891 99

## HANOVER FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 34 PINE ST., NEW YORK.

(Incorporated April, 1852; commenced business April, 1852.)

I. REMSEN LANE, *President.*CHARLES L. ROE, *Secretary.*

Attorney for Michigan, EDWIN R. MERRIFIELD, of Lansing.

## CAPITAL.

Capital stock paid .....\$1,000,000

## ASSETS.

Real estate (cost value, \$316,943.30).....	\$350,000 00
Loans on bond and mortgage of real estate (first liens).....	23,000 00
Interest accrued on said mortgage loans.....	96 66
Value of lands mortgaged.....	\$29,000 00
Buildings (insured for \$24,000.00).....	31,500 00
Total value of mortgaged premises.....	\$60,500 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—		Par value.	Market value.
U. S.	.....	\$50,000 00	\$54,200 00
U. S.	.....	45,000 00	54,720 00
State of Georgia.	.....	25,000 00	26,750 00
City of Richmond, Va.	.....	50,000 00	52,000 00
Union Pacific R. R.	.....	50,000 00	52,280 00
Kansas Pacific R'y Co.	.....	50,000 00	49,780 00
Flint & Pere Marquette R. R. Co.	.....	30,000 00	34,900 00
Norfolk & Western R. R. Co.	.....	5,000 00	5,588 75
Cincinnati & Springfield R'y Co.	.....	19,000 00	21,280 00
Milwaukee & St. Paul R'y Co. (Ia. & Minn. Div.)	.....	6,000 00	7,012 50
St. Louis & Iron Mountain R. R. Co.	.....	5,000 00	5,093 75
Chicago, Milwaukee & St. Paul R'y Co. (Wis. & Minn. Div.)	.....	10,000 00	10,550 00
Chicago, Milwaukee & St. Paul R'y Co.	.....	10,000 00	10,750 00
Louisville, New Albany & Chicago R'y Co.	.....	15,000 00	14,943 75
Pennsylvania Company	.....	26,000 00	38,205 00
Flint & Pere Marquette R. R. Co.	.....	30,000 00	29,100 00
Chicago, Burlington & Quincy R. R. Co.	.....	5,000 00	5,041 25
Chicago, Burlington & Quincy R. R. Co.	.....	2,000 00	2,380 00
New York City, school house	.....	150,000 00	150,000 00
New York City, dock	.....	75,000 00	75,000 00
STOCKS—			
New York City, additional water	.....	160,000 00	160,000 00
Rensselaer & Saratoga R. R. Co.	.....	10,000 00	17,400 00
Rome, Watertown & Ogdensburg R. R. Co.	.....	24,000 00	26,040 00
Chicago, Burlington & Quincy R. R. Co.	.....	22,000 00	19,195 00
Chicago, Rock Island & Pacific R'y Co.	.....	21,000 00	15,198 75
Chicago & Northwestern R'y Co.	.....	40,000 00	42,050 00
New York Central & Hudson River R. R. Co.	.....	100,000 00	109,875 00
St. Paul, Minneapolis & Manitoba R'y Co.	.....	20,000 00	21,525 00
Chicago & Northwestern R'y Co.	.....	20,000 00	27,875 00
Syracuse, Binghamton & New York R. R. Co.	.....	19,100 00	25,408 00
Cleveland, Cincinnati, Chicago & St. Louis R'y Co.	.....	50,000 00	42,875 00
Metropolitan National Bank	.....	7,500 00	225 00
American Exchange National Bank	.....	15,000 00	21,750 00
The Western National Bank of the City of New York	.....	3,800 00	3,924 00
The Bank of America	.....	15,400 00	27,750 00
Consolidated Gas Company of New York	.....	100,000 00	123,000 00
Western Union Telegraph Co.	.....	55,000 00	47,648 75
Central Trust Co.	.....	8,000 00	30,000 00
Totals (carried out at market value)	.....	\$1,354,200 00	\$1,458,379 50
			\$1,453,379 50
Cash in company's principal office, \$41,457.68; cash in bank, \$19,918.92	.....		61,376 60
Interest due and accrued on stocks not included in "market value"	.....		10,005 50
Gross premiums in due course of collection	.....		171,975 44
Due from other companies for reinsurance on losses already paid	.....		500 43
Aggregate amount of all the assets of the company	.....		\$2,070,334 13
Deduct special deposits in other states	.....		75,000 00
Total admitted assets	.....		\$1,995,334 13
LIABILITIES.			
Amount of unpaid losses (of which \$27,884.52 are resisted)	.....		\$238,547 43
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	.....	\$281,782 25	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	.....	252,548 02	
Amount of reserve on all outstanding risks	.....		484,330 27
Commissions and brokerage	.....		32,862 43
Reinsurance	.....		95,274 35
Aggregate	.....		\$851,014 48
Deduct liabilities on special deposits	.....		32,167 41
Net liabilities (except capital stock)	.....		\$818,847 07

Surplus as regards policy holders.....	\$1,176,487 06
Capital stock.....	1,000,000 00
Surplus over capital .....	<u>\$176,487 06</u>

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums.....	<i>On fire risks.</i> \$1,568,670 18
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	689,280 50
Net amount of cash actually received for premiums.....	\$879,389 63
Interest received on bonds and mortgages.....	1,160 00
Interest and dividends received on bonds and stocks, and from all other sources .....	92,280 25
Receipts from all other sources, viz., profit and loss .....	<u>518 62</u>
Aggregate cash receipts .....	<u><u>\$973,348 50</u></u>

## DISBURSEMENTS DURING THE YEAR.

Gross amount actually paid for losses.....	<i>On fire risks.</i> \$1,050,616 52
Deduct amount actually received for salvages, \$10,813.96; reinsurance, \$94,674.22 .....	105,488 17
Net amount paid on losses (of which \$158,521.75 belonged to prior years) .....	\$945,128 35
Cash dividends actually paid.....	100,000 00
Paid or allowed during the year for commissions and brokerage .....	150,367 04
Paid during the year for salaries, fees, and all other charges of officers, clerks, and all other employes.....	123,480 90
Paid state, national and local taxes, in this and other states .....	33,529 43
All other disbursements, viz., miscellaneous .....	<u>99,100 71</u>
Aggregate cash disbursements .....	<u><u>\$1,451,606 43</u></u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 21, 1892.....	\$197,011,813 77	\$2,049,997 58
Written during the year .....	145,066,862 25	1,535,777 64
Total.....	<u>\$342,077,876 02</u>	<u>\$3,685,775 17</u>
Deduct expirations.....	153,265,065 84	2,123,367 78
In force at the end of the year.....	<u>\$188,812,820 18</u>	<u>\$1,512,407 44</u>
Deduct amount reinsured .....	76,631,742 00	552,787 59
Net amount in force December 31, 1893.....	<u><u>\$112,180,878 18</u></u>	<u><u>\$959,649 85</u></u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1892.....	One year or less.....	\$52,059,898 79	\$463,564 51	1-2	\$231,782 25
1893.....		8,000 00	10 50	Whole amt.	10 50
1894.....	Two years.....	134,725 00	772 63	1-4	193 17
1895.....		47,550 00	404 73	3-4	908 55
1896.....	Three years.....	15,363,910 16	111,366 63	1-6	18,561 11
1897.....		15,189,065 29	115,611 08	1-3	57,905 54
1898.....		15,906,660 86	128,966 67	5-6	107,472 22
1899.....		7,300 00	64 70	Whole amt.	64 70
1900.....	Four years.....	182,175 00	1,878 45	1-8	284 81
1901.....		176,450 00	1,938 28	3-8	726 86
1902.....		111,750 00	1,219 20	5-8	763 00
1903.....		101,591 67	1,021 11	7-8	893 48
1904.....	Five years.....	2,568,067 50	26,336 24	1-10	2,639 62
1905.....		2,668,042 00	26,230 42	3-10	7,899 19
1906.....		2,864,176 58	23,410 45	1-2	14,205 22
1907.....		2,420,554 99	26,169 51	7-10	18,318 66
1908.....		2,300,442 34	24,450 38	9-10	22,005 29
1909.....	Over five years.....	61,533 00	1,264 39	Various frac.	518 18
Totals.....		<u>\$112,180,878 18</u>	<u>\$959,649 85</u>		<u>\$484,230 27</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$36,834,831 00
Total amount of cash dividends declared since the company commenced business .....	2,309,500 00
Total amount of the company's stock owned by the directors at par value .....	100,750 00
Losses paid from organization to date .....	14,838,300 00
Dividends declared payable in stock from organization .....	100,000 00
Losses incurred during the year, fire .....	1,007,833 00

Amount deposited in various states and countries which, under the law thereof, is held *exclusively* for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Georgia .....	\$37,990 00	\$14,400 17
Virginia .....	52,000 00	17,787 34
Totals .....	\$79,990 00	\$32,187 41

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken .....	\$3,091,431 24
Premiums received .....	48,083 04
Losses paid .....	35,493 33
Total losses incurred during the year in the State of Michigan .....	48,025 04

## HARTFORD FIRE INSURANCE COMPANY.

## CONNECTICUT.

HOME OFFICE, No. 53 TRUMBULL ST., HARTFORD.

(Incorporated, May, 1810; commenced business, August, 1810.)

GEORGE L. CHASE, *President.*

P. C. ROYCE, *Secretary.*

Attorney for Michigan, GEORGE W. CHANDLER, of Detroit.

## CAPITAL.

Capital stock paid ..... \$1,250,000

## ASSETS.

Real estate .....	\$366,575 00
Loans on bond and mortgage of real estate (first liens) .....	1,167,500 00
Interest due and accrued on said mortgage loans .....	19,460 39
Value of lands mortgaged .....	\$1,200,000 00
Buildings (insured for \$717,178.00) .....	2,046,525 00
Total value of mortgaged premises .....	\$3,246,525 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
Alabama State.....	\$10,000 00	\$10,000 00
Georgia State.....	25,000 00	25,250 00
New Brunswick, N. J.....	45,000 00	45,000 00
Dubuque, Iowa.....	25,000 00	26,000 00
Richmond, Va.....	50,000 00	51,000 00
Harlem River & Port Chester R. R. Co.....	50,000 00	60,000 00
Chicago & Western Indiana R. R. Co.....	86,000 00	91,180 00
Chicago & Western Indiana R. R. Co.....	225,000 00	265,500 00
Minneapolis Union R'y.....	50,000 00	55,000 00
Cleveland, Col., Cin. & Indiana R'y.....	8,000 00	10,130 00
Cleveland, Col., Cin. & Indiana R'y.....	50,000 00	55,750 00
Nashville & Decatur.....	50,000 00	55,000 00
Indianapolis & Vincennes R'y.....	32,000 00	37,780 00
Chicago & Northwestern.....	50,000 00	51,750 00
Albany & Susquehanna.....	50,000 00	55,500 00
Northern Pacific.....	62,000 00	67,580 00
New York Central & Hudson River R. R.....	50,000 00	58,500 00
West Shore.....	100,000 00	101,000 00
Chicago, Burlington & Quincy R. R.....	50,000 00	49,500 00
New York & New England R. R.....	50,000 00	57,500 00
City of Indianapolis Belt R. R.....	74,000 00	76,860 00
Pittsburgh, Cincinnati & St. Louis Consolidated R. R.....	100,000 00	112,000 00
Louisville, Frankfort & Lexington R. R.....	92,000 00	95,600 00
Cincinnati, Indianapolis, St. Louis & Chicago R. R.....	112,000 00	128,200 00
Detroit, Lansing & Northern R. R.....	50,000 00	50,000 00
Jefferson R. R. Co.....	50,000 00	50,000 00
Dayton & Michigan R. R.....	50,000 00	54,000 00
St. Louis & San Francisco R'y.....	50,000 00	52,500 00
New York, Lake Erie & Western R. R.....	50,000 00	54,000 00
Milwaukee & St. Paul (Prairie Du Chien Division).....	68,000 00	75,710 00
Iowa Falls & Sioux City.....	60,000 00	72,000 00
Cincinnati, Hamilton & Dayton R. R.....	55,000 00	64,900 00
Canadian Pacific Railway.....	48,668 00	57,750 00
Montreal.....	68,500 00	65,625 00
Chicago & Great Western R. R.....	80,000 00	81,808 00
Lake Shore & Michigan Southern R. R.....	100,000 00	122,000 00
Lehigh Valley R. R.....	75,000 00	79,500 00
St. Paul, Minn.....	55,000 00	55,000 00
Topeka, Kansas.....	24,000 00	24,000 00
Chicago, Burlington & Quincy.....	5,600 00	6,782 00
Philadelphia & Reading R. R.....	75,000 00	78,000 00
Housatonic R. R.....	100,000 00	102,500 00
New York, New Haven & Hartford R. R.....	30,000 00	48,000 00
Chicago, Burlington & Quincy.....	5,000 00	6,080 00
Connecticut River R. R.....	1,000 00	1,000 00
St. Paul & Northern Pacific.....	75,000 00	79,500 00
<b>STOCKS—</b>		
Hartford National Bank, Hartford.....	55,800 00	86,180 00
Phoenix National Bank, Hartford.....	46,700 00	57,908 00
Connecticut River Banking Co., Hartford.....	5,000 00	5,000 00
Farmers and Mechanics National Bank, Hartford.....	12,200 00	13,842 00
City Bank, Hartford.....	16,600 00	16,600 00
American National Bank, Hartford.....	15,000 00	21,000 00
Charter Oak National Bank, Hartford.....	20,000 00	20,800 00
Mercantile National Bank, Hartford.....	15,000 00	10,950 00
First National Bank, Hartford.....	17,200 00	17,544 00
State Bank, Hartford.....	10,000 00	10,200 00
Exna National Bank, Hartford.....	31,500 00	40,320 00
National Exchange Bank, Hartford.....	2,000 00	2,400 00
Connecticut Trust and Safe Deposit Co., Hartford.....	25,000 00	36,800 00
Bank of America, New York.....	80,000 00	57,000 00
Bank of North America, New York.....	7,000 00	12,250 00
National Bank of Commerce, New York.....	10,000 00	17,000 00
American Exchange National Bank, New York.....	20,000 00	30,000 00
Importers and Traders National Bank, New York.....	90,000 00	172,500 00
Manhattan Company Bank, New York.....	10,000 00	15,000 00
Mercantile National Bank, New York.....	16,700 00	25,950 00
Metropolitan National Bank, New York.....	22,500 00	1,800 00
Atlantic National Bank, Boston.....	8,800 00	4,802 00
Blackstone National Bank, Boston.....	10,500 00	9,540 00
Boylston National Bank, Boston.....	12,500 00	15,625 00
Hide and Leather National Bank, Boston.....	2,400 00	2,544 00
National Bank of Commerce, Boston.....	8,200 00	8,778 00
First National Bank, Boston.....	10,000 00	23,800 00
Second National Bank, Boston.....	10,800 00	19,847 00
First National Bank, Albany.....	5,000 00	9,000 00
Bank of Montreal, Montreal.....	30,000 00	66,000 00
Ontario Bank, Bowmanville.....	6,500 00	7,800 00
Connecticut River Co.....	8,000 00	3,000 00
Connecticut River Railroad Co.....	2,000 00	4,400 00
New York, New Haven & Hartford R. R. Co.....	150,000 00	800,000 00
Chicago, Burlington & Quincy R. R. Co.....	71,000 00	54,315 00
Chicago, Rock Island & Pacific R. R. Co.....	23,000 00	14,630 00
Chicago & Northwestern R. R. Co.....	20,000 00	27,200 00

**STOCKS—**

	<i>Par value.</i>	<i>Market value.</i>	
Chicago & Northwestern R. R. Co. ....	\$50,000 00	\$50,500 00	
Chicago, Milwaukee & St. Paul R. R. Co. ....	40,000 00	21,000 00	
Chicago, Milwaukee & St. Paul R. R. Co. ....	37,000 00	43,475 00	
Union Pacific R. R. Co. ....	20,000 00	8,800 00	
Connecticut & Passumpsic River Railroad Co. ....	100,000 00	105,000 00	
New York Central & Hudson River R. R. Co. ....	50,000 00	50,000 00	
Northwestern Telegraph Co. ....	25,000 00	26,250 00	
Totals (carried out at market value) .....	\$3,712,786 00	\$4,408,645 00	\$4,408,645 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$77,880.00 .....	62,228 35
Cash in company's principal office, \$18,569.57; cash in bank, \$589,682.82 .....	608,252 39
Interest due and accrued on collateral loans .....	1,269 35
Gross premiums in due course of collection .....	724,768 67
Rents due and accrued .....	2,127 28
State tax due from non-resident stockholders .....	17,265 00

Aggregate amount of all the assets of the company .....	\$7,378,092 03
Deduct special deposits in other states .....	225,000 00
Total admitted assets .....	\$7,153,092 03

**LIABILITIES.**

Amount of unpaid losses (of which \$61,610.85 are resisted) .....	\$610,697 31
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$1,333,576 65
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	1,506,048 10
Amount of reserve on all outstanding risks .....	3,169,624 75
Commissions and brokerage .....	51,000 00
Aggregate .....	\$3,831,322 06
Deduct liabilities on special deposits .....	208,224 67
Net liabilities (except capital stock) .....	\$3,623,097 39
Surplus as regards policy holders .....	\$3,539,994 64
Capital stock .....	1,250,000 00
Surplus over capital .....	\$2,279,994 64

**RECEIPTS DURING THE YEAR.**

	<i>On fire and tornado risks.</i>	
Gross amount of cash received for premiums .....	\$1,833,175 35	
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	812,278 44	
Net amount of cash actually received for premiums .....		\$4,070,901 91
Interest received on bonds and mortgages .....		68,017 71
Interest and dividends received on bonds and stocks, and from all other sources .....		228,936 10
Rents .....		8,704 59
Aggregate cash receipts .....		\$4,376,560 31

**DISBURSEMENTS DURING THE YEAR.**

	<i>On fire risks.</i>	
Gross amount actually paid for losses .....	\$3,470,564 96	
Reinsurance .....	197,396 10	



Net amount paid on losses (of which \$339,360.81 belonged to prior years)	\$2,273,198 85
Cash dividends actually paid	300,000 00
Paid or allowed during the year for commissions and brokerage	666,069 54
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes	256,878 94
Paid state, national and local taxes, in this and other states	72,206 81
All other disbursements	313,819 93
Aggregate cash disbursements	\$3,882,174 07

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892	\$456,321,163	\$3,491,876 22
Written during the year	398,876,928	4,883,174 85
Total	\$855,198,091	\$10,875,050 57
Deduct expirations	310,544,889	3,982,093 84
In force at the end of the year	\$539,653,202	\$6,442,956 73
Deduct amount reinsured	18,909,401	291,454 31
Net amount in force December 31, 1893	\$520,743,801	\$6,151,502 42

## RECAPITULATION OF FIRE AND TORNADO RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1898	One year or less	\$214,212,099	\$3,727,153 24	1-2	\$1,263,576 65
1892		950,375	2,279 02	1-4	2,319 76
1893	Two years	899,803	6,890 15	3-4	4,782 60
1891		59,276,210	578,774 25	1-6	96,462 38
1892	Three years	63,538,490	663,602 50	1-2	334,301 25
1893		73,361,975	782,621 96	5-6	652,184 96
1890		1,845,185	11,672 41	1-8	1,520 87
1891	Four years	1,287,302	10,586 59	3-8	4,068 81
1892		1,210,623	12,060 91	5-8	7,569 12
1893		1,130,100	10,457 85	7-8	9,275 20
1890		19,918,376	238,200 25	1-10	25,415 93
1891		20,922,819	256,180 42	8-10	77,849 85
1892	Five years	22,508,384	284,090 86	1-2	142,060 50
1893		21,545,820	284,354 10	7-10	198,208 84
1890		19,846,909	275,687 28	9-10	245,073 56
Totals		\$520,743,801	\$6,151,502 42		\$3,189,624 75

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$72,215,548 96
Total amount of cash dividends declared since the company commenced business	7,388,100 00
Total amount of the company's stock owned by the directors at par value	198,800 00
Losses paid from organization to date	48,695,846 33
Dividends declared payable in stock from organization	950,000 00
Losses incurred during the year, fire and tornado	2,503,209 74

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Canada	\$100,000 00	\$90,139 65
Georgia	25,000 00	74,795 25
Virginia	50,000 00	29,825 35
Oregon	50,000 00	18,964 41
Totals	\$325,000 00	\$208,224 67

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken	\$3,700,276 48
Premiums received	116,257 49
Losses paid	54,522 51
Total losses incurred during the year in the State of Michigan	67,008 84

## HOME INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NO. 119 BROADWAY, NEW YORK CITY.

(Incorporated April, 1883; commenced business April 13, 1883.)

DANIEL A. HEALD, *President*. . . WILLIAM L. BIGELOW, THOMAS B. GREENE, *Secretaries*.

Attorney for Michigan, ARTHUR MARKS, of Detroit.

## CAPITAL.

Capital stock paid.....\$3,000,000

## ASSETS.

Real estate (cost value \$1,566,468.90).....	\$1,566,468 90
Loans on bond and mortgage of real estate (first liens).....	615,592 82
Interest due, \$3,794.00, and accrued, \$12,076.63, on said mortgage loans; total .....	15,870 63
Value of lands mortgaged .....	\$980,085 00
Buildings (insured for \$384,550).....	590,175 00
Total value of mortgaged premises.....	\$1,570,260 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS -	Par value.	Market value.
United States .....	\$275,000 00	\$306,625 00
District of Columbia .....	1,000,000 00	1,130,000 00
Mississippi .....	20,000 00	20,000 00
State of Georgia .....	25,000 00	25,625 00
New York City .....	505,009 00	512,575 00
City of Richmond, Va. ....	50,000 00	55,000 00
Topeka City, Kas. ....	135,831 38	141,264 64
City of Council Bluffs, Iowa .....	20,100 00	20,703 00
Nebraska City, Nebraska .....	19,000 00	20,339 00
Kansas City, Kas. ....	8,000 00	8,240 00
City of Greeley, Col. ....	25,000 00	25,750 00
Atchison, Kan. ....	5,000 00	5,250 00
West Chicago Park .....	31,648 50	31,648 50
New York, Lake Erie & Western R. R. Co. ....	200,000 00	200,000 00
New York, Chicago & St. Louis R. R. Co. ....	112,000 00	109,200 00
New York Central & Hudson River R. R. ....	100,000 00	125,000 00
New York & Harlem R. R. ....	100,000 00	117,125 00
Valley Railway Co. of Ohio .....	100,000 00	95,000 00
Ohio & West Virginia R'y Co. ....	100,000 00	115,000 00
Peoria, Decatur & Evansville R'y Co. ....	100,000 00	75,000 00
Cleveland, Columbus, Cincinnati and Indianapolis R. R. ....	100,000 00	120,500 00
Louisville, New Albany & Chicago R'y Co. ....	100,000 00	104,000 00
West Shore R'y .....	100,000 00	101,375 00
Albemarle & Chesapeake Canal Co. ....	110,000 00	121,000 00
Toledo, Ann Arbor & Grand Trunk R'y Co. ....	100,000 00	90,000 00
Jeffersonville, Madison & Indianapolis R. R. Co. ....	104,000 00	120,640 00
Toledo, Ann Arbor & Cadillac R'y Co. ....	100,000 00	80,000 00
Dunkirk, Warren & Pittsburg R'y Co. ....	75,000 00	87,000 00
Chicago, St. Paul, Minneapolis & Omaha R'y Co. ....	50,000 00	60,750 00
Alabama Central R. R. ....	50,000 00	50,500 00
Louisville, St. Louis & Texas R'y Co. ....	50,000 00	32,500 00
Savannah & Western R. R. Co. ....	50,000 00	17,000 00
Virginia Midland R'y Co. ....	50,000 00	36,000 00
Standard Gas Co. ....	50,000 00	45,000 00
Des Moines Water Works Company of Iowa .....	50,000 00	51,500 00
Denver Water Co. ....	25,000 00	25,000 00
Streator, Ill., Aqueduct Co. ....	10,000 00	10,000 00

## STOCKS—

	Par value.	Market value.	
Pennsylvania R. R. Co.	\$100,000 00	\$96,250 00	
Port Wayne & Jackson R. R. Co.	100,000 00	115,000 00	
Chicago, St. Paul, Minneapolis & Omaha R'y Co.	100,000 00	110,000 00	
New York Central & Hudson River R. R.	100,000 00	98,375 00	
Benzeliser & Saratoga R. R.	100,000 00	175,000 00	
United New Jersey R. R. & Canal Co.	100,000 00	228,000 00	
Morris & Essex R. R. Co.	50,000 00	75,000 00	
Lake Shore & Michigan Southern R'y Co.	100,000 00	121,000 00	
Standard Gas Light Co.	50,000 00	40,000 00	
New York Central & Hudson River R. R.	10,000 00	9,887 50	
National Broadway Bank	10,000 00	33,000 00	
American Exchange National Bank of New York	20,000 00	29,000 00	
Mercantile National Bank of New York	20,000 00	41,000 00	
Bank of America, New York	20,000 00	39,000 00	
National Bank of Commerce in New York	20,000 00	35,200 00	
Manhattan Company, New York	10,000 00	18,550 00	
Merchants' Exchange National Bank of New York	10,000 00	12,000 00	
Nassau Bank	10,000 00	16,250 00	
Chatham National Bank of New York	5,000 00	17,450 00	
National Butchers & Drovers' Bank of New York	5,000 00	9,050 00	
Hanover National Bank of New York	10,000 00	31,025 00	
National Bank of the Republic	10,000 00	16,000 00	
Fourth National Bank of New York	10,000 00	20,000 00	
Holland Trust Co.	20,000 00	25,000 00	
Franklin Trust Co., Brooklyn	20,000 00	52,000 00	
Metropolitan Trust Co.	5,000 00	15,250 00	
Long Island Loan & Trust Co.	4,500 00	9,900 00	
Totals (carried out at market value)	\$5,125,079 88	\$5,749,238 64	\$5,749,238 64

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$145,406.75	102,400 00
Cash in bank	297,241 31
Interest due and accrued on stocks not included in "market value"	33,066 98
Interest due and accrued on collateral loans	1,086 31
Gross premiums in due course of collection	614,634 13
Bills receivable <i>not matured</i> , taken for fire risks	13,233 90

Aggregate amount of all the assets of the company	\$9,008,833 62
Deduct special deposits in other states	125,000 00
Total admitted assets	\$8,883,833 62

## LIABILITIES.

Amount of unpaid losses (of which \$54,254.28 are resisted)	\$710,439 60
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Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$1,422,880 00
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	3,048,408 00
Reinsurance reserve at 100 per cent on all unexpired marine and inland navigation risks	141,107 00

Amount of reserve on all outstanding risks	4,612,396 00
Commissions and brokerage	89,796 79
Return premiums	94,353 26

Aggregate	\$5,506,983 65
Deduct liabilities on special deposits	120,096 64
Net liabilities (except capital stock)	\$5,386,887 01

Surplus as regards policy holders	\$3,496,946 61
Capital stock	3,000,000 00
Surplus over capital	\$496,946 61

## RECEIPTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.	
Gross amount of cash received for premiums .....	\$5,798,491 45	\$231,508 36	
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	1,760,453 00	127,981 12	
	\$5,038,038 45	\$183,527 23	
Net amount of cash actually received for premiums .....			\$5,221,560 68
Interest received on bonds and mortgages .....			30,981 07
Interest and dividends received on bonds and stocks, and from all other sources .....			268,004 90
Receipts from all other sources, viz., rents, etc. ....			104,296 11
Aggregate cash receipts .....			\$5,624,942 76

## DISBURSEMENTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.	
Gross amount actually paid for losses .....	\$2,912,778 46	\$180,457 65	
Deduct amount actually received for salvages, \$31,636.02; reinsurance, \$581,253.90 .....	570,269 43	42,625 53	
	\$3,348,508 98	\$187,882 12	
Net amount paid on losses (of which \$772,573.93 belonged to prior years) .....			\$3,486,341 10
Cash dividends actually paid .....			300,000 00
Paid or allowed during the year for commissions and brokerage .....			1,002,446 69
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....			454,656 94
Paid state, national and local taxes, in this and other states .....			88,335 10
All other disbursements, viz., miscellaneous .....			386,881 43
Aggregate cash disbursements .....			\$5,718,661 26

## MISCELLANEOUS.

	Risks and premiums.	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1892 .....		\$789,287,101	\$7,995,898 00	\$5,915,230	\$141,045 00
Written during the year .....		692,356,087	6,840,105 86	69,641,812	\$17,896 14
Total .....		\$1,472,643,188	\$14,835,998 86	\$75,557,042	\$158,941 14
Deduct expirations .....		535,629,293	5,656,620 86	69,374,802	300,684 14
In force at the end of the year .....		\$937,013,895	\$9,179,368 00	\$6,182,740	\$158,256 00
Deduct amount reinsured .....		91,474,108	573,196 00	580,712	17,152 00
Net amount in force December 31, 1893 .....		\$845,539,787	\$8,606,172 00	\$5,602,028	\$141,104 00

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893 .....	One year or less .....	\$292,526,417	\$2,945,760 00	1-2	\$1,422,880 00
1892 .....	Two years .....	17,899,841	125,424 00	1-4	31,256 00
1891 .....	Two years .....	1,801,900	12,808 00	2-4	9,231 00
1891 .....	Three years .....	82,006,897	759,521 00	1-6	126,587 00
1892 .....	Three years .....	94,444,709	856,227 00	1-2	423,112 00
1893 .....	Three years .....	106,081,690	990,221 00	5-6	825,276 00
1890 .....	Four years .....	1,969,288	17,222 00	1-8	2,154 00
1891 .....	Four years .....	2,484,325	22,088 00	3-8	3,263 00
1892 .....	Four years .....	3,138,127	28,932 00	5-8	12,068 00
1893 .....	Four years .....	1,797,087	16,907 00	7-8	14,794 00
1889 .....	Five years .....	39,225,060	436,385 00	1-10	43,684 00
1890 .....	Five years .....	40,155,438	497,584 00	3-10	149,356 00
1891 .....	Five years .....	45,263,297	562,163 00	1-2	281,083 00
1892 .....	Five years .....	54,080,771	675,785 00	7-10	472,060 00
1893 .....	Five years .....	56,048,509	684,648 00	9-10	616,183 00
1892 .....	Over five years .....	3,662,468	24,126 00	Pro rata	16,150 00
Totals .....		\$845,539,787	\$8,606,172 00		\$4,471,288 00

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$101,821,425 51
Total amount of cash dividends declared since the company commenced business .....	9,115,000 00
Total amount of the company's stock owned by the directors at par value .....	198,800 00
Total amount loaned to directors (no loans to officers) .....	47,800 00
Losses paid from organization to date .....	61,217,055 40
Dividends declared payable in stock from organization .....	1,000,000 00
Losses incurred during the year, fire, marine and inland .....	8,591,301 50
Loaned to stockholders .....	24,800 00
Amount deposited in different states and countries for the security of all the company's policy holders .....	125,000 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy holders therein:

Name state and countries.	Par value of deposit.	Liabilities.
Virginia .....	\$50,000 00	\$36,685 30
Georgia .....	25,000 00	57,085 99
Oregon .....	50,000 00	26,245 45
Totals .....	\$125,000 00	\$120,096 64

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken .....	\$10,877,202 00
Premiums received .....	128,591 45
Losses paid .....	72,400 10
Total losses incurred during the year in the State of Michigan .....	87,720 20

## INSURANCE COMPANY OF NORTH AMERICA.

## PENNSYLVANIA.

HOME OFFICE, 232 WALNUT ST., PHILADELPHIA.

(Incorporated April 14, 1794; commenced business, 1793.)

CHARLES PLATT, *President*.

GREVILLE E. FRYER, *Secretary*.

Attorney for Michigan, THOMAS J. REILLY, of Detroit.

## CAPITAL.

Capital stock paid .....

\$3,000,000

## ASSETS.

Real estate (cost value \$314,244.74) .....	\$314,244 74
Loans on bond and mortgage of real estate (first liens) .....	2,763,737 76
Interest due .....	35,106 97
Total value of mortgaged premises (buildings insured for \$2,506,962.00) ....	\$7,306,147 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

## BONDS—

	Par value.	Market value.
Boston City Loan	\$112,000 00	\$118,720 00
Richmond Va., City	50,000 00	49,000 00
Georgia State Loan	25,000 00	27,500 00
Baltimore Water Stock	200,000 00	202,000 00
Toledo City Loan	10,000 00	10,200 00
Toledo City Loan	1,000 00	1,000 00
Cincinnati City Loan	89,000 00	48,290 00
Belgian Government	37,000 00	49,000 00
Belgian Government	12,000 00	
Fall River City Loan	80,000 00	30,000 00
Providence City Loan	25,000 00	26,500 00
Burlington City Loan	12,000 00	12,980 00
East Lincoln (Illinois)	10,000 00	10,000 00
City of Montreal	111,000 00	111,000 00
Western Springs, Cook county, Ill., warrants	27,582 44	27,582 44
City of Chicago, warrants	22,525 00	22,525 00
Pennsylvania R. R. Co.	390,000 00	372,900 00
Pennsylvania R. R. Co.	100,000 00	117,000 00
Philadelphia & Reading R. R. Co.	350,000 00	437,500 00
North Pennsylvania R. R. Co.	75,000 00	95,250 00
North Philadelphia R. R. Co., coupon	5,000 00	6,350 00
Belvidere & Delaware R. R. Co.	50,000 00	56,000 00
Pennsylvania & New York Canal and R. R. Co.	30,000 00	36,000 00
Lehigh Valley R. R. Co.	100,000 00	119,000 00
Lehigh Valley R. R. Co.	100,000 00	121,000 00
Delaware Division Canal Co.	15,000 00	14,250 00
French Renten	5,800 00	5,800 00
Lehigh Coal and Navigation Co.	5,000 00	6,250 00
Easton & Amboy R. R. Co.	100,000 00	107,000 00
Philadelphia & Erie R. R.	150,000 00	169,500 00
Chicago & Western Indiana R. R.	97,000 00	101,850 00
Northern Central R'y Co.	11,000 00	12,540 00
Pittsburgh, McKeesport & Youghiogheny R. R.	50,000 00	60,000 00
Lehigh Valley R. R., sterling	38,000 00	38,780 00
The Belt R. R. and Stock Yard Co.	50,000 00	58,500 00
Bergen County R. R. Co.	50,000 00	55,000 00
Car Trust of New York	48,000 00	48,000 00
New York & Long Branch R. R.	150,000 00	157,500 00
Mutual Insurance Scrip (Atlantic Mutual)	9,190 00	9,190 00
Philadelphia & Baltimore Central R. R.	100,000 00	105,000 00
Delaware & Chesapeake R. R.	100,000 00	95,000 00
New York, Lake Erie & Western R. R.	200,000 00	214,000 00
Steuenville & Indiana R. R.	300,000 00	210,000 00
Corning, Cowanesque & A. R. R.	35,000 00	37,080 00
New York, Lake Erie & Western R. R.	31,000 00	34,100 00
Terre Haute & Logansport R. R.	50,000 00	53,000 00
Texas & Pacific R. R. Co.	14,000 00	14,980 00
Louisville & Nashville R. R. (Evansville & Henderson Div.)	67,000 00	74,870 00
Lehigh Coal and Navigation Co.	50,000 00	50,500 00
New York, West Shore & Buffalo R. R.	25,000 00	26,000 00
San Antonio & Aransas Pass R'y Co.	21,000 00	12,120 00
Canada & Atlantic R. R.	20,000 00	18,000 00
Jefferson R. R.	80,000 00	30,000 00
McKeesport & Belle Vernon R. R.	20,000 00	24,000 00
Pennsylvania & New York Canal and R. R. Co.	50,000 00	46,000 00
Lehigh Valley R'y Co.	50,000 00	47,500 00
Baltimore Belt R. R.	80,000 00	30,000 00
Elizabeth R. R., of Austria	40,000 00	40,000 00
Lehigh Valley R. R. Co.	50,000 00	48,500 00
Tioga R. R.	5,000 00	5,000 00
Philadelphia & Reading R. R.	150,000 00	154,500 00
Lehigh Valley Terminal Co.	40,000 00	42,400 00
Cincinnati, Hamilton & Dayton R. R.	50,000 00	51,500 00
Camden & Atlantic	50,000 00	52,500 00
Northern Pacific R. R. (Bend d'Orville Division)	6,000 00	6,000 00
<b>STOCKS—</b>		
Philadelphia National Bank	10,000 00	18,000 00
Philadelphia Bourse	2,000 00	1,750 00
Chesapeake & Delaware Canal Co.	11,400 00	250 00
Totals (carried out at market value)	\$4,146,477 44	\$4,477,507 44

\$4,477,507 44

Amount loaned on stocks, bonds, and other securities (except mortgages).

held as collateral, the market value of which is \$50,261.00

Cash in bank

Gross premiums in due course of collection

Bills receivable *not matured*, taken for fire, marine or inland risks.

Due from other companies for reinsurance on losses already paid

Aggregate amount of all the assets of the company

\$9,294,012 70

Deduct special deposits in other states .....	\$226,200 00
Total admitted assets .....	<u>\$9,067,812 70</u>

*Items not admitted as available assets.*

Wrecking boat .....	\$36,000 00
Loans on company's own stock .....	1,425 00
Book debts .....	79,964 00
Bills receivable past due .....	3,098 00
Company's own stock .....	18,750 00
Total .....	<u>\$188,237 00</u>

## LIABILITIES.

Amount of unpaid losses (of which \$26,771.19 are resisted) .....	\$594,878 55
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Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy after deducting \$98,581.85 reinsured .....	\$1,310,009 56
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	1,394,406 17
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks .....	<u>\$38,369 18</u>

Amount of reserve on all outstanding risks .....	3,073,284 91
Reclaimable by insured on perpetual policies .....	846,965 50
Reinsurance premiums .....	94,178 32
Book debts due by company .....	<u>32,778 37</u>

Total .....	<u>\$4,642,085 65</u>
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Deduct liabilities on special deposits .....	118,458 64
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Net liabilities (except capital stock) .....	<u>\$4,523,627 01</u>
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Surplus as regards policy holders .....	\$4,544,185 99
Capital stock .....	1,000,000 00
Surplus over capital .....	<u>\$1,544,185 99</u>

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount of cash received for premiums .....	\$4,605,582 85	\$3,006,898 68
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	861,807 88	1,078,287 53
	<u>\$3,743,954 47</u>	<u>\$1,928,611 15</u>

Net amount of cash actually received for premiums .....	\$5,672,565 62
Interest received on bonds and mortgages .....	163,913 45
Interest and dividends received on bonds and stocks, and from all other sources .....	238,243 52
Receipts from all other sources, viz., net perpetual premiums for the year .....	<u>6,864 63</u>

Deposit premiums received for perpetual fire risks (carried inside) .....	\$25,284 04
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Aggregate cash receipts .....	<u>\$6,081,587 22</u>
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## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses .....	\$2,708,014 63	\$2,810,227 96
Deduct amount actually received for salvages, \$324,895.61; reinsurance, \$598,750.25 .....	146,477 42	1,012,108 44
	<u>\$2,559,537 21</u>	<u>\$1,798,119 52</u>

Net amount paid on losses.....	\$4,327,656 73
Cash dividends actually paid.....	360,000 00
Paid or allowed during the year for commissions and brokerage.....	944,040 13
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	281,620 25
Paid state, national and local taxes, in this and other states.....	125,454 20
All other disbursements, viz., general expenses.....	330,136 86

Amount of deposit premiums returned during the year on perpetual fire risk (carried inside) ..... \$18,419 45

Aggregate cash disbursements ..... \$6,368,908 17

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$610,115,634	\$5,597,317 28	\$15,342,446	\$323,581 29
Written during the year.....	559,141,319	4,907,615 37	454,837,550	2,997,000 08
Total.....	\$1,169,256,953	\$10,504,933 65	\$470,180,196	\$3,320,581 28
Deduct expirations.....	506,958,575	4,509,637 05	453,641,196	2,982,012 10
In force at the end of the year.....	\$662,298,378	\$5,995,275 60		
Deduct amount reinsured.....	21,000,894	192,648 55		
Net amount in force December 31, 1893.....	\$681,297,484	\$5,442,627 05	\$16,589,000	\$338,569 18

<i>Perpetual risks.</i>	<i>Amount of risks.</i>	<i>Total deposits.</i>
Perpetual risks in force on the 31st of December of the preceding year.....	\$33,016,184 82	\$340,100 87
Perpetual risks written during the year.....	1,843,125 78	25,284 06
Total.....	\$34,859,310 60	\$365,384 93
Deduct those marked off as canceled.....	642,357 78	18,419 45
In force December 31, 1893.....	\$33,416,952 83	\$346,965 50

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premium unearned.</i>
1898.....	One year or less.....	\$389,895,651	\$2,573,202 82	1-3	\$1,436,001 41
1897.....		1,914,556	15,877 57	1-4	8,919 29
1896.....	Two years.....	1,175,551	11,847 99	3-4	8,585 96
1891.....		50,465,466	473,498 16	1-6	78,912 66
1892.....	Three years.....	54,665,096	524,424 21	1-3	262,212 10
1898.....		47,131,869	473,925 43	5-6	394,940 36
1890.....		1,402,044	12,342 87	1-3	1,067 86
1891.....	Four years.....	1,449,808	12,344 16	2-3	4,620 07
1892.....		1,825,466	19,002 02	5-8	11,876 26
1893.....		1,607,531	17,497 65	7-8	15,310 44
1898.....		17,001,410	266,459 00	1-10	20,645 90
1890.....		19,430,959	294,314 04	3-10	70,394 21
1891.....	Five years.....	21,796,276	243,536 12	1-3	124,230 06
1892.....		22,698,812	268,069 74	7-10	187,648 81
1893.....		18,519,028	218,925 68	9-10	197,031 41
Over five years.....		1,848,755	24,220 13	Pro rata	12,161 56
Deduct reinsurance.....		\$602,298,278	\$5,635,275 60		\$3,581,007 54
		21,000,894	192,648 55		96,591 65
Totals.....		\$681,297,484	\$5,442,627 05		\$2,734,415 73



## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$110,083,778
Total amount of cash dividends declared since the company commenced business .....	12,573,934
Total amount of the company's stock owned by the directors at par value .....	128,060
Total amount loaned to officers and directors .....	8,000
Losses paid from organization to date .....	77,700,348
Losses incurred during the year, fire, marine and inland .....	4,441,205
Loaned to stockholders not officers .....	23,050

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy holders therein:

Name states and countries.	Market value of deposit.	Liabilities.
Georgia .....	\$25,000 00	\$45,678 59
Virginia .....	50,000 00	28,409 27
Canada .....	100,000 00	44,860 78
Oregon .....	51,300 00	4,530 00
Totals .....	\$226,290 00	\$118,458 64

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1898.

	Fire risks.	Marine and inland risks.	Aggregate.
Fire, marine and inland risks taken .....	\$5,021,896 00	\$781,327 00	\$5,753,125 00
Premiums received .....	94,780 21	15,169 14	109,959 35
Losses paid .....	63,167 99	15,419 03	78,587 02
Total losses incurred during the year in the State of Michigan .....	79,689 25	15,419 03	59,079 28

## INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

## PENNSYLVANIA.

HOME OFFICE, 126 and 128 SOUTH FOURTH ST., PHILADELPHIA.

(Incorporated April 13, 1794; commenced business November 5, 1794.)

GEORGE G. CROWELL, President.

A. B. BEARLE, Secretary.

Attorney for Michigan, BYRON WHITAKER, of Detroit.

## CAPITAL.

Capital stock paid .....

\$200,000

## ASSETS.

Real estate (cost value \$291,495.94) .....	\$325,121 00
Loans on bond and mortgage of real estate (first liens) .....	74,750 00
Interest due, \$1,225.00; and accrued, \$624.91, on said mortgage loans; total .....	1,849 91
Total value of mortgaged premises (buildings insured for \$49,300.00) .....	\$155,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Stocks—	Par value.	Market value.	
Philadelphia National Bank.....	\$2,000 00	\$3,680 00	
Philadelphia & Reading R. R. Co.....	2,000 00	320 00	
	1,000 00	875 00	
	10,000 00	9,950 00	
Harrisburg, P. L. & Mt. Joy R. R. Co.....	15,000 00	15,800 00	
Car Trust of New York.....	7,000 00	7,000 00	
Chicago & W. Indiana R. R. Co.....	11,000 00	12,780 00	
Corning, Cowanesque & Antrim R. R. Co.....	8,000 00	8,320 00	
Shamokin, Sunbury & L. R. R. Co.....	10,000 00	10,200 00	
Terre Haute & Logansport R. R. Co.....	20,000 00	21,000 00	
Stenbenville & Indiana R. R. Co.....	30,000 00	\$1,500 00	
Long Dock Co.....	10,000 00	12,350 00	
Pittsburgh Junction R. R. Co.....	10,000 00	12,400 00	
St. Paul & Northern Pacific R. R. Co.....	10,000 00	11,800 00	
Sunbury, H. & Wilkes Barre R. R. Co.....	4,000 00	4,000 00	
Northern Central R. R. Co.....	10,000 00	10,500 00	
City of Quincy.....	10,000 00	10,500 00	
Wabash R. R. Co.....	14,000 00	10,500 00	
Syracuse, Geneva & Cor. R. R. Co.....	7,000 00	7,525 00	
Totals (carried out at market value) .....	\$191,000 00	\$200,670 00	\$200,670 00

Cash in company's principal office, \$558.01; cash in bank, \$11,995.70; cash in hands of managers and agents, \$49,103.12.....	61,656 83
Interest due and accrued on stocks not included in "market value".....	710 00
Reclaimable on reinsurance, terminal and perpetual.....	19,819 80
Gross premiums in due course of collection.....	48,001 52
Bills receiveable <i>not matured</i> , taken for fire, marine, or inland risks.....	1,963 25
Rents due and accrued.....	13,137 16
Due from other companies for reinsurance on losses already paid.....	4,206 58

Aggregate amount of all the available assets of the company ..... \$751,886 05

*Items not admitted as available assets.*

Marine salvage.....	\$3,968 00
Book debts.....	125 00
Geo. Gorham, Rec.....	90 07
	<u>\$3,203 07</u>

## LIABILITIES.

Amount of unpaid losses .....	\$44,533 00
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$64,908 42
Insurance reserve <i>pro rata</i> on fire risks running more than one year .....	111,648 60

Amount of reserve on all outstanding risks.....	176,557 02
Reclaimable by insured on perpetual policies.....	217,267 85
Due and to become due for borrowed money.....	45,000 00
Commissions and brokerage.....	9,600 30
Reinsurance.....	20,599 40
Contingent reserve .....	10,000 00

Aggregate liabilities (except capital stock) ..... \$623,557 57

Surplus as regards policy holders.....	\$228,328 48
Capital stock.....	500,000 00
Surplus over capital .....	<u>\$228,328 48</u>

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums.....	On fire risks. \$434,363 06
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	123,618 68

Net amount of cash actually received for premiums.....	\$310,743 38
Interest received on bonds and mortgages.....	3,537 25
Interest and dividends received on bonds and stocks, and from all other sources.....	9,807 24
Receipts from all other sources, viz., rents, \$14,117.50; perpetual insurance determined, \$472.88; transfer fees, \$69.00.....	14,659 38
Deposit premiums received for perpetual fire risks.....	\$16,906 09
<b>Aggregate cash receipts.....</b>	<b>\$338,747 25</b>

## DISBURSEMENTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses.....	\$316,006 16	\$3,846 70
Deduct amount actually received for salvages, \$4,904.28; reinsurance, \$44,533.43.....	49,837 71	606 87
	<u>\$266,667 45</u>	<u>\$3,241 13</u>
Net amount paid on losses (of which \$63,683.56 belonged to prior years).....		\$269,908 58
Cash dividends actually paid.....		15,000 00
Paid or allowed during the year for commissions and brokerage.....		68,860 35
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....		27,184 16
Paid state, national and local taxes, in this and other states.....		7,821 74
All other disbursements, viz., miscellaneous.....		19,118 17
Amount of deposit premium returned during the year on perpetual fire risks.....		\$11,886 94
<b>Aggregate cash disbursements.....</b>		<b>\$407,893 00</b>

## MISCELLANEOUS.

	Risks and premiums.	Fire risks.	Premiums thereon.
In force December 31, 1892.....		\$49,000,872	\$535,331 63
Written during the year.....		86,676,097	444,611 51
<b>Total.....</b>		<b>\$135,676,969</b>	<b>\$980,443 13</b>
Deduct expirations.....		41,097,006	459,075 95
<b>In force at the end of the year.....</b>		<b>\$44,579,963</b>	<b>\$521,367 18</b>
Deduct amount reinsured.....		15,923,112	168,599 96
<b>Net amount in force December 31, 1893.....</b>		<b>\$28,656,851</b>	<b>\$352,767 22</b>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1898.....	One year or less.....	\$6,419,254	\$129,816 85	1-2	\$64,908 43
1893.....		265,354	2,379 35	1-4	591 84
1893.....	Two years.....	72,071	429 25	2-4	321 94
1891.....		3,375,879	31,051 36	1-6	5,175 23
1892.....		4,261,038	36,367 37	1-2	18,428 68
1893.....	Three years.....	2,545,929	30,730 08	5-6	25,606 36
1890.....		126,931	1,725 26	1-3	315 66
1891.....		201,855	1,914 60	2-3	717 97
1892.....	Four years.....	201,826	2,266 29	5-8	1,416 48
1893.....		175,397	1,770 94	7-8	1,549 57
1890.....		2,028,249	21,249 59	1-10	2,124 95
1890.....		2,087,179	21,219 81	3-10	6,365 94
1891.....	Five years.....	2,075,568	21,290 57	1-2	10,645 28
1893.....		2,204,094	24,352 90	7-10	17,467 08
1893.....		1,857,970	21,150 52	9-10	19,035 48
Over five years.....		258,262	3,962 53	P. R.	1,981 26
Perpetual.....		6,749,306	217,267 85		
<b>Totals.....</b>		<b>\$35,401,157</b>	<b>\$570,085 07</b>		<b>\$176,537 03</b>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$30,230,565 00
Total amount of cash dividends declared since the company commenced business.....	4,261,466 00
Total amount of the company's stock owned by the directors at par value.....	25,000 00
Losses paid from organization to date.....	16,216,532 00
Fire losses incurred during the year.....	241,488 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	Fire risks.
Premiums received.....	\$637,043 00
Losses paid.....	9,128 08
Total losses incurred during the year in the State of Michigan.....	5,505 43
	5,232 56

## MANUFACTURERS AND MERCHANTS' INSURANCE COMPANY.

## PENNSYLVANIA.

HOME OFFICE, 417 WOOD STREET, PITTSBURGH.

(Incorporated February 28, 1865; commenced business May 1, 1868.)

CHARLES W. BATHHELOP, *President*,WILLIAM T. ADAIR, *Secretary*.

Attorney for Michigan, PETER SCHULTE, of Detroit.

## CAPITAL.

Capital stock paid ..... \$250,000

## ASSETS.

Real estate (cost value \$37,865.64).....	\$45,000 00
Loans on bond and mortgage of real estate (first liens).....	250,807 01
Interest due, \$218.10, and accrued, \$3,554.48, on said mortgage loans; total.....	3,772 58
Value of lands mortgaged.....	\$355,900 00
Buildings (insured for \$335,750).....	363,800 00
Total value of mortgaged premises.....	\$719,700 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
Pittsburgh & Western Railway Co.....	\$10,000 00	\$8,625 00
Erie Water Works.....	10,000 00	10,100 00
Pittsburgh & Birmingham Traction Co.....	20,000 00	20,300 00
Allegheny County Light Co.....	10,000 00	10,250 00
Pittsburgh, Allegheny & Manchester Traction Co.....	20,000 00	20,300 00
Braddock & Turtle Creek St. Railway Co.....	10,000 00	10,150 00
STOCKS—		
Pittsburgh & Western Railway Co.....	5,000 00	1,350 00
Totals (carried out at market value).....	\$75,000 00	\$70,125 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$37,297.75	\$27,260 00
Cash in company's principal office, \$840.28; cash in bank, \$8,306.25	9,148 53
Interest due and accrued on collateral loans	37 40
Gross premiums in due course of collection	28,580 53
Rents due and accrued	62 50

Aggregate amount of all the available assets of the company ..... \$434,793 55

*Items not admitted as available assets.*

Ledger accounts	\$2,945 69
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LIABILITIES.

Amount of unpaid losses (of which \$4,673.80 are resisted) ..... \$27,453 95

Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$98,716 46
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	42,684 17

Amount of reserve on all outstanding risks	111,350 63
Commissions and brokerage	191 80
Reinsurance	2,122 28

Aggregate liabilities (except capital stock) ..... \$141,118 68

Surplus as regards policy holders	\$298,674 89
Capital stock	250,000 00
Surplus over capital	\$43,674 89

RECEIPTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums	\$240,942 57	\$3,260 53
Deduct amount paid for reinsurance for rebate, abatement and return premiums	71,702 74	1,511 84
	<u>\$169,239 83</u>	<u>\$1,779 19</u>

Net amount of cash actually received for premiums	\$171,019 02
Interest received on bonds and mortgages	13,530 33
Interest and dividends received on bonds and stocks, and from all other sources	5,576 98
Receipts from all other sources	416 01

Aggregate cash receipts ..... \$190,542 34

DISBURSEMENTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses	\$112,311 87	\$770 57
Deduct amount actually received for salvages, \$1,339.08; reinsurance, \$12,900.34	12,905 52	393 85
	<u>\$99,406 35</u>	<u>\$436 72</u>

Net amount paid on losses (of which \$18,940.84 belonged to prior years)	\$98,843 07
Cash dividends actually paid	15,000 00
Paid or allowed during the year for commissions and brokerage	41,928 20
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes	8,031 36
Paid state, national and local taxes in this and other states	3,822 45
All other disbursements	6,257 24

Aggregate cash disbursements ..... \$173,882 32

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$16,080,561	\$194,470 05		
Written during the year .....	20,318,848	247,450 78	\$1,459,066	\$8,023 44
Total.....	\$36,244,409	\$441,920 83	\$1,459,066	\$8,023 44
Deduct expirations.....	17,410,522	206,052 28	1,459,066	3,023 44
In force at the end of the year.....	\$18,833,887	\$235,868 55		
Deduct amount reinsured .....	1,664,608	24,544 92		
Net amount in force December 31, 1893.....	\$17,169,284	\$211,323 63		

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1892.....	One year or less.....	\$10,888,618 22	\$187,432 92	1-2	\$68,716 46
1894.....		39,896 84	394 87	1-4	95 72
1893.....	Two years.....	87,850 00	410 24	3-4	307 68
1891.....		1,868,401 64	14,754 00	1-6	2,459 00
1892.....	Three years.....	1,814,755 50	20,597 74	1-2	10,298 87
1894.....		2,328,926 81	27,678 81	5-6	23,065 65
1890.....		1,200 00	9 00	1-8	1 13
1891.....	Four years.....	1,750 00	16 32	8-8	6 12
1892.....		11,000 00	82 50	6-8	51 54
1894.....		18,550 00	232 28	7-8	208 23
1890.....		47,666 66	600 10	1-10	60 01
1891.....	Five years.....	101,250 00	1,198 97	3-10	399 69
1892.....		158,628 57	1,928 29	1-2	969 15
1894.....		222,050 00	2,012 55	7-10	2,108 78
1890.....		184,755 00	2,904 94	9-10	2,614 45
Totals.....		\$17,169,284 24	\$211,323 63		\$111,350 63

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$2,448,632 63
Total amount of cash dividends declared since the company commenced business.....	480,000 00
Total amount of the company's stock owned by the directors at par value .....	48,150 00
Total amount loaned to officers and directors .....	2,000 00
Losses paid from organization to date .....	1,049,254 11
Dividends declared payable in stock from organization .....	125,000 00
Losses incurred during the year, fire, marine and inland.....	106,609 46

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>	<i>Marine and inland risks.</i>	<i>Aggregate.</i>
Fire, marine and inland risks taken .....	\$1,017,381 55	\$91,187 00	\$1,108,568 55
Premiums received .....	11,528 10	174 82	11,702 92
Losses paid .....	2,115 97	171 50	2,287 47
Total losses incurred during the year in the State of Michigan.....	4,442 51	286 60	4,729 11

## MECHANICS' INSURANCE COMPANY.

## PENNSYLVANIA.

HOME OFFICE, No. 500 WALNUT ST., PHILADELPHIA.

(Incorporated April 12, 1884; commenced business May 4, 1884.)

CHARLES J. GALLAGHER, *President*,SIMON J. MARTIN, *Secretary*.

Attorney for Michigan, A. P. SCHULTZ, of Detroit.

## CAPITAL.

Capital stock paid ..... \$250,000

## ASSETS.

Real estate (cost value \$69,803.57) .....	\$81,000 00
Loans on bond and mortgage of real estate (first liens) .....	288,860 00
Interest due, \$2,043.50, and accrued, \$2,924.47, on said mortgage loans; total .....	4.967 97

Buildings (insured for \$252,600) .....	\$696,850 00
Total value of mortgage premises .....	\$696,850 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS	Par value.	Market value.
Philadelphia, Wilmington & Baltimore R. R. ....	\$3,000 00	\$3,270 00
Philadelphia, Wilmington & Baltimore R. R. ....	2,000 00	2,000 00
Union Passenger R. R. ....	20,000 00	21,500 00
Alleghany Car Trust .....	4,000 00	4,000 00
Lowbard & South Sts. Passenger R. R. ....	20,000 00	20,500 00
Steubenville & Indiana R. R. ....	25,000 00	25,750 00
Borough of Clifton Heights, Penn. ....	3,000 00	3,000 00
Borough of Clifton Heights, Penn. ....	3,000 00	3,000 00
Pennsylvania Car Trust .....	5,000 00	5,000 00
Schunylkill River East Side R. R. ....	30,000 00	31,800 00
City of St. Louis .....	10,000 00	10,100 00
Northern Pacific .....	10,000 00	9,500 00
City of Leavenworth, Kansas .....	10,000 00	10,000 00
City of Harrisburg .....	5,000 00	5,200 00
Philadelphia & Erie R. R. ....	28,000 00	28,280 00
Bell's Gap R. R. ....	10,000 00	10,000 00
North Penn. R. R. ....	11,000 00	11,660 00
Catawissa R. R. ....	9,000 00	10,170 00
Savannah & Western R. R. ....	5,000 00	1,750 00
Sanbury & Lewiston R. R. ....	3,500 00	3,815 00
STOCKS—		
Union Passenger R. R. ....	5,000 00	20,000 00
12th & 15th Sts. Passenger R. R. ....	1,500 00	6,800 00
2d and 3d Sts. Passenger R. R. ....	1,000 00	4,000 00
CERTIFICATES—		
Columbus & Cincinnati Midland R. R. ....	10,000 00	9,000 00
Phil., Wil. & Balt. R. R. ....	10,000 00	10,000 00
City of St. Paul .....	10,000 00	10,000 00
Totals (carried out at market value) .....	\$354,000 00	\$379,595 00

279,595 00

Amount loaned on stocks, bonds, or other securities (except mortgages), held as collateral, the market value of which is \$36,257 .....	\$24,700 00
Cash in company's principal office, \$1,221.60; cash in bank, \$36,072.57 .....	37,294 17
Interest due and accrued on stocks not included in "market value" .....	283 33
Gross premiums in due course of collection .....	43,515 34
Rents due and accrued .....	106 77
Aggregate amount of all the available assets of the company .....	<u>\$760,322 58</u>

## LIABILITIES.

Amount of unpaid losses (of which \$3,362.39 are resisted) .....	\$40,623 41
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$101,764 65
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	45,748 42
Amount of reserve on all outstanding risks .....	147,563 07
Reclaimable by insured on perpetual policies .....	226,529 65
Cash dividends declared due or to become due .....	71 00
Commissions and brokerage .....	11,027 95
Return premiums .....	4,600 48
Aggregate liabilities (except capital stock) .....	<u>\$430,415 56</u>
Surplus as regards policy holders .....	\$329,907 02
Capital stock .....	250,000 00
Surplus over capital .....	<u>\$79,907 02</u>

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums .....	<i>On fire risks.</i> \$278,724 46
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	43,937 29
Net amount of cash actually received for premiums .....	\$234,827 17
Interest received on bonds and mortgages .....	14,614 76
Interest and dividends received on bonds and stocks, and from all other sources .....	15,108 29
Receipts from all other sources, viz., rents, \$3,759.42; transfers and surveys, \$360.40 .....	4,119 82
Deposit premiums received for perpetual fire risks (carried inside) .....	\$16,865 59
Aggregate cash receipts .....	<u>\$268,670 04</u>

## DISBURSEMENTS DURING THE YEAR.

Gross amount actually paid for losses .....	<i>On fire risks.</i> \$164,804 42
Deduct amount actually received for salvages .....	1,771 68
Net amount paid on losses (of which \$18,192.77 belonged to prior years) .....	\$163,032 64
Cash dividends actually paid .....	20,092 00
Paid or allowed during the year for commissions and brokerage .....	63,104 22
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....	11,382 75
Paid state, national and local taxes, in this and other states .....	6,295 74
All other disbursements, viz., miscellaneous .....	12,137 03
Amount of deposit premium returned during the year on perpetual fire risks (carried inside) .....	\$7,350 75
Aggregate cash disbursements .....	<u>\$276,044 38</u>



## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$25,445,084	\$249,006 61
Written during the year.....	29,691,524	290,078 30
Total.....	\$55,136,608	\$539,084 91
Deduct expirations.....	26,583,916	280,875 70
Net amount in force December 31, 1893.....	\$28,552,692	\$278,209 21

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1892.....	One year or less.....	\$21,887,115	\$308,529 80	1-2	\$101,764 65
1892.....		219,200	1,674 16	1-4	418 54
1893.....	Two years.....	198,080	1,564 07	3-4	1,178 05
1891.....		479,740	4,242 74	1-6	723 79
1892.....	Three years.....	1,874,256	16,763 12	1-3	8,351 06
1893.....		1,761,821	15,701 69	5-6	12,084 74
1890.....		90,120	1,119 28	1-8	139 91
1891.....		82,080	768 20	8-8	226 20
1892.....	Four years.....	252,370	4,506 81	5-8	2,816 12
1893.....		31,700	360 63	7-8	328 48
1890.....		211,870	2,701 20	1-10	370 12
1891.....		20,910	812 70	8-10	93 81
1892.....	Five years.....	246,179	4,065 92	1-2	2,082 96
1893.....		520,910	9,312 71	7-10	6,518 90
1890.....		616,180	10,467 48	9-10	9,420 78
Totals.....		\$28,552,692	\$378,209 21		\$147,568 07
Perpetual.....		10,127,406	226,529 65		206,406 04

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,105,900 00
Total amount of cash dividends declared since the company commenced business.....	420,680 00
Total amount of the company's stock owned by the directors at par value.....	52,500 00
Losses paid from organization to date.....	1,137,616 00
Losses incurred during the year, fire.....	125,483 00
Loaned to stockholders not officers.....	16,060 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	\$1,203,857 15
Premiums received.....	15,222 91
Losses paid.....	7,323 41
Total losses incurred during the year in the State of Michigan.....	11,719 07

# MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

MASSACHUSETTS.

HOME OFFICE, BOSTON.

(Incorporated February 11, 1823; commenced business May, 1823.)

GEORGE R. ROGERS, *President.*

JAMES SIMPSON, *Secretary.*

Attorney for Michigan, JAMES T. STERLING, of Detroit.

## CAPITAL.

Capital stock paid ..... \$400,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens) ..... \$109,500 00  
Interest accrued on said mortgage loans ..... 771 23

Value of lands mortgaged ..... \$98,300 00  
Buildings (insured for \$116,000.00) ..... 108,700 00  
Total value of mortgaged premises ..... \$207,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
Housatonic R. R. ....	\$25,000 00	\$28,000 00
Boston, city ....	15,000 00	15,000 00
Boston & Lowell R. R. ....	10,000 00	10,000 00
Fitchburg R. R. ....	25,000 00	25,000 00
Union Pacific, Lincoln & Colorado R. R. ....	25,000 00	13,000 00
Kansas City, Fort Scott & Memphis R. R. ....	5,000 00	1,100 00
Oregon R'y & Navigation Co. ....	5,000 00	2,800 00
Chicago, Burlington & Quincy R. R. ....	1,000 00	1,000 00
<b>STOCKS—</b>		
Atlantic National Bank ....	10,000 00	11,750 00
City National Bank ....	20,000 00	17,250 00
Columbian National Bank ....	20,000 00	20,000 00
Eagle National Bank ....	21,400 00	20,580 00
Globe National Bank ....	20,000 00	27,000 00
Hamilton National Bank ....	12,000 00	12,800 00
New England National Bank ....	16,000 00	25,800 00
North National Bank ....	20,000 00	21,500 00
Railroad National Bank ....	1,800 00	2,143 00
State National Bank ....	17,800 00	19,048 00
Suffolk National Bank ....	53,500 00	50,959 00
Tremont National Bank ....	20,000 00	17,800 00
Union National Bank ....	20,000 00	25,000 00
Boston & Providence R. R. ....	20,000 00	50,000 00
Chicago, Burlington & Quincy R. R. ....	10,000 00	7,400 00
Lyman Mills ....	10,000 00	6,700 00
Totals (carried out at market value) .....	\$418,500 00	\$484,477 00

434,477 00

Cash in company's principal office, \$1,770.09; cash in bank, \$16,750.90 ..... 18,520 99  
Interest due and accrued on stocks not included in "market value" ..... 1,791 65  
Gross premiums in due course of collection ..... 22,903 22  
Bills receivable *not matured*, taken for fire, marine or inland risks ..... 798 41

Aggregate amount of all the available assets of the company ..... \$568,762 50

## LIABILITIES.

Amount of unpaid losses .....	\$24,628 00
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$73,380 18
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	72,684 74
Amount of reserve on all outstanding risks.....	146,064 92
Cash dividends declared due or to become due.....	127 00
Due and accrued for salaries, rent, advertising, or agency expenses .....	496 90
Commissions and brokerage .....	3,669 43
Return premiums.....	4,028 18
Reinsurance.....	353 68
Aggregate liabilities (except capital stock) .....	\$179,368 11
Surplus as regards policy holders .....	\$408,384 39
Capital stock.....	400,000 00
Surplus over capital .....	\$9,384 39

## RECEIPTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums .....	\$264,208 29	\$7,153 08
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	62,067 94	860 84
	\$202,140 35	\$6,292 24
Net amount of cash actually received for premiums.....	\$208,407 54	
Interest received on bonds and mortgages .....	3,855 00	
Interest and dividends received on bonds and stocks, and from all other sources.....	22,836 50	
Aggregate cash receipts.....	\$235,099 04	

## DISBURSEMENTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses .....	\$157,996 31	\$360 13
Net amount paid on losses (of which \$20,857.60 belonged to prior years) ..	\$158,386 44	
Cash dividends actually paid.....	220 00	
Paid or allowed during the year for commissions and brokerage.....	49,232 24	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	13,900 00	
Paid state, national and local taxes, in this and other states .....	4,511 38	
All other disbursements, viz., miscellaneous .....	22,647 93	
Aggregate cash disbursements.....	\$248,897 99	

## MISCELLANEOUS.

Risks and premiums.	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1892.....	\$36,772,255	\$296,394 85	\$148,020	\$388 00
Written during the year .....	23,597,083	259,769 35	520,500	5,540 00
Total.....	\$60,369,288	\$556,163 70	\$668,520	\$6,928 00
Deduct expirations.....	24,593,263	257,782 91	668,520	5,928 00
In force at the end of the year.....	\$35,776,025	\$298,380 79		
Deduct amount reinsured.....	1,936,164	22,263 61		
Net amount in force December 31, 1893 .....	\$33,839,861	\$276,117 18		

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893.....	One year or less.....	\$12,283.091	\$146,760 38	1-2	\$73,390 18
1892.....	Two years.....	232,338	1,827 57	1-4	456 39
1891.....		63,935	847 66	3-4	489 75
1890.....		1,643,909	17,739 65	1-6	2,956 61
1893.....	Three Years.....	1,727,422	19,943 84	1-2	9,971 92
1892.....		1,432,381	17,909 58	5-6	14,841 25
1890.....		42,400	356 73	1-3	44 59
1891.....	Four years.....	22,950	229 20	3-8	88 96
1892.....		240,017	2,626 19	5-8	1,641 25
1893.....		128,175	1,497 82	7-8	1,810 39
1890.....	Five years.....	529,979	6,209 35	1-10	620 93
1891.....		582,729	7,711 10	9-10	2,318 33
1892.....		1,250,837	13,906 28	1-2	6,953 14
1893.....		1,804,165	19,821 25	7-10	13,574 91
1890.....		1,791,533	19,080 58	9-10	17,127 53
Totals.....		\$23,784,861	\$276,117 18		\$146,064 92

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$7,708,958 00
Total amount of cash dividends declared since the company commenced business.....	2,150,720 00
Total amount of the company's stock owned by the directors at par value.....	10,500 00
Losses paid from organization to date.....	5,480,547 00
Dividends declared payable in stock from organization.....	100,000 00
Losses incurred during the year, fire, marine and inland.....	162,970 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	\$949,330 00
Premiums received.....	11,240 54
Losses paid.....	5,711 87
Total losses incurred during the year in the State of Michigan.....	8,442 81

## MERCHANTS' INSURANCE COMPANY.

## NEW JERSEY.

HOME OFFICE, 776 AND 778 BROAD ST., NEWARK.

(Incorporated February 18, 1858; commenced business April 18, 1858.)

G. LEE STOUT, President.

J. R. MULLIKIN, Secretary.

Attorney for Michigan HENRY C. MUNSON, of Detroit.

## CAPITAL.

Capital stock paid .....\$400,000

## ASSETS.

Real estate.....	\$302,948 25
Loans on bond and mortgage of real estate (first liens).....	354,398 00
Interest due \$872.00 and accrued, \$5,994.75 on said mortgage loans; total.....	6,866 75

Value of lands mortgaged.....	\$266,850 00
Buildings (insured for \$424,900).....	504,800 00
Total value of mortgaged premises.....	\$771,650 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
U. S. ....	\$25,000 00	\$28,500 00
New Jersey Southern R. R. ....	30,000 00	32,400 00
Long Branch & Sea Shore R. R. ....	5,000 00	5,500 00
Midland R. R. of New Jersey .....	100,000 00	117,000 00
Newark & Bloomfield H. C. R. R. ....	10,000 00	11,000 00
Belleville & Newark H. C. R. R. ....	1,000 00	1,100 00
Irrington & Newark H. C. R. R. ....	3,000 00	3,300 00
American Dock & Improvement Co. ....	50,000 00	55,500 00
Underwriters Protective Association, Newark	1,000 00	1,000 00
Long Branch Graded School .....	12,000 00	13,200 00
STOCKS—		
Morris & Essex R. R. ....	25,000 00	33,500 00
United New Jersey R. R. & Canal Co. ....	15,000 00	34,500 00
Newark Gas Light Co. ....	10,000 00	27,500 00
Citizens Gas Light Co. ....	13,700 00	27,400 00
Warren R. R. Co. ....	36,450 00	55,156 50

Totals (carried out at market value) .....	\$336,750 00	\$451,556 50
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Cash in company's principal office, \$9,130.79; cash in bank, \$37,974.50 .....	47,105 29
Interest due and accrued on stocks not included in "market value" .....	3,762 41
Gross premiums in due course of collection .....	130,549 63
Rents due and accrued .....	1,760 25
Due from other companies for reinsurance on losses already paid .....	812 97

Aggregate amount of all the available assets of the company .....	\$1,299,760 05
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## LIABILITIES.

Amount of unpaid losses (of which \$20,636.15 are resisted) .....	\$129,260 75
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Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$296,665 18
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year. ....	308,182 42

Amount of reserve on all outstanding risks .....	601,847 60
Reclaimable by insured on perpetual policies .....	275 50
Unpaid principal on scrip, \$391.00; interest due to scrip holders, \$37.40 .....	478 40
Commissions and brokerage .....	23,902 89
Return premiums .....	17,498 08
Reinsurance .....	21,318 10
Tax .....	1,688 08

Aggregate liabilities (except capital stock) .....	\$796,269 40
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Surplus as regards policy holders .....	\$503,490 65
Capital stock .....	00,000 00
Surplus over capital .....	\$103,490 65

## RECEIPTS DURING THE YEAR.

	On fire risks.
Gross amount of cash received for premiums .....	\$1,066,483 73
Deduct amount paid for reinsurance, for rebate, abatement and return premiums .....	212,298 12
Net amount of cash actually received for premiums .....	\$854,185 61
Interest received on bonds and mortgages .....	20,236 54
Interest and dividends received on bonds and stocks, and from all other sources .....	26,156 11
Receipts from all other sources, viz., rents, \$11,431.41; premiums on sale of securities, \$14,600.07 .....	26,031 48
Aggregate cash receipts .....	\$926,609 74

## DISBURSEMENTS DURING THE YEAR.

		<i>On fire risks.</i>
Gross amount actually paid for losses.....		\$794,003 75
Deduct amount actually received for salvages, \$6,915.19; reinsurance, \$16,661.13.....		22,576 82
Net amount paid on losses (of which \$161,266.16 belonged to prior years)	\$770,427 43	
Cash dividends actually paid.....	40,000 00	
Interest paid to scrip holders.....	15 60	
Scrip, or certificate of profits redeemed in cash.....	41 00	
Paid or allowed during the year for commissions and brokerage.....	155,247.79	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	42,197 93	
Paid state, national and local taxes, in this and other states.....	32,671 73	
All other disbursements, viz., current expense.....	106,206 77	
Aggregate cash disbursements.....	\$1,146,808 25	

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1893.....	\$123,211,153	\$1,408,985 06
Written during the year.....	88,780,099	1,050,228 02
Total.....	\$211,971,252	\$2,459,913 10
Deduct expirations.....	93,915,687	1,175,862 83
In force at the end of the year.....	\$118,055,565	\$1,284,050 77
Deduct amount reinsured.....	10,383,255	83,541 39
Net amount in force December 31, 1893.....	\$107,722,310	\$1,200,509 38

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$47,848,669 29	\$593,330 87	1-2	\$296,853 16
1893.....	Two years.....	110,592 80	917 92	1-4	225 46
1893.....		106,359 00	938 63	2-4	700 22
1891.....	Three years.....	12,574,783 05	120,962 44	1-6	20,168 71
1892.....		18,156,917 24	124,990 80	1-2	62,180 15
1893.....		14,052,959 44	140,586 80	3-6	117,113 56
1890.....		123,510 00	1,805 60	1-3	164 20
1891.....	Four years.....	165,917 50	1,401 30	3-8	525 46
1892.....		108,625 00	868 98	5-8	599 98
1893.....		145,551 52	1,256 79	7-8	1,044 69
1890.....	Five years.....	3,761,966 38	42,229 29	1-10	4,225 92
1890.....		4,078,884 69	44,569 79	3-10	13,870 44
1891.....		4,690,651 67	49,670 42	1-2	24,885 21
1892.....		4,091,181 93	46,597 19	7-10	32,618 04
1893.....		2,756,141 10	29,524 00	9-10	26,842 00
Over five years.....		154,600 00	1,700 15		574 79
Perpetual.....		11,800 00		P. R.	
Totals.....		\$107,722,310 34	\$1,200,509 38		\$901,847 60

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$12,646,649 56
Total amount of cash dividends declared since the company commenced business.....	894,219 00
Total amount of the company's stock owned by the directors at par value.....	84,825 00
Losses paid from organization to date.....	7,263,739 50
Dividends declared payable in stock from organization.....	240,000 00
Losses incurred during the year, fire.....	784,997 58

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>
Georgia.....	\$25,000 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken .....	<i>Fire risks.</i>
Premiums received .....	\$1,781,225 29
Losses paid .....	23,017 43
Total losses incurred during the year in the State of Michigan .....	21,285 78
	<u>23,704 84</u>

## MERCHANTS' INSURANCE COMPANY.

RHODE ISLAND.

HOME OFFICE, 20 MARKET SQUARE PROVIDENCE.

(Incorporated May, 1851; commenced business July, 1851.)

W. T. BARTOW, *President.*W. P. GOODWIN, *Secretary.*

Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.

## CAPITAL.

Capital stock paid ..... \$200,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens) ..... \$87,500 00  
 Interest accrued on said mortgage loans ..... 1,185 65

Value of lands mortgaged ..... \$110,000 00  
 Buildings (insured for \$115,500) ..... 185,080 00  
 Total value of mortgaged premises ..... \$245,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

## BONDS—

	Par value.	Market value.
Chicago, Burlington & Northern R. R. ....	\$10,000 00	\$10,300 00
Eastern R. R. of Minnesota .....	10,000 00	10,450 00
Town of Pawtucket, R. I. ....	5,000 00	5,200 00
Lowell Street R'y Co. ....	5,000 00	5,000 00
Minneapolis Street R'y Co. ....	5,000 00	4,750 00

## STOCKS—

National Bank of Commerce .....	80,000 00	86,400 00
American National Bank .....	50,000 00	45,250 00
Merchants' National Bank .....	20,000 00	26,000 00
Globe National Bank .....	10,000 00	12,000 00
Providence Gas Company .....	23,350 00	26,293 00
Phoenix National Bank .....	10,000 00	15,400 00
Mechanics' National Bank .....	12,850 00	13,492 50
Manufacturers' National Bank .....	10,200 00	13,974 00
St. Paul & Duluth R. R. ....	10,000 00	8,800 00
Underwriters' Salvage Co. ....	500 00	500 00

Totals (carried out at market value) ..... \$251,980 00    \$294,809 50    294,309 50

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$8,450.00.....	\$6,850 00
Cash in company's principal office, \$2,215.11; cash in bank, \$32,170.92.....	34,386 03
Interest due and accrued on stocks not included in "market value".....	475 00
Interest due and accrued on collateral loans.....	25 75
Gross premiums in due course of collection.....	16,675 09
Bills receivable, <i>not matured</i> , taken for fire risks.....	22,216 35
Aggregate amount of all the available assets of the company .....	<u>\$463,623 37</u>

## LIABILITIES.

Amount of unpaid losses (of which \$1,095 are resisted) .....	\$37,779 67
Rinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$116,745 48
Rinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	71,644 16
Amount of reserve on all outstanding risks .....	188,389 64
Commissions and brokerage.....	3,335 01
Aggregate liabilities (except capital stock) .....	<u>\$229,504 32</u>
Surplus as regards policy holders.....	\$284,119 05
Capital stock.....	200,000 00
Surplus over capital.....	<u>\$24,119 05</u>

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums .....	\$242,561 28
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	58,608 74
Net amount of cash actually received for premiums .....	\$283,952 54
Interest received on bonds and mortgages.....	4,797 62
Interest and dividends received on bonds and stocks, and from all other sources .....	15,899 40
Aggregate cash receipts .....	<u>\$304,649 56</u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses .....	\$208,527 87
Deduct amount actually received for salvages, \$2,788.08; reinsurance, \$7,828.59 .....	10,179 67
Net amount paid on losses (of which \$40,469.79 belonged to prior years).....	\$198,348 20
Cash dividends actually paid .....	6,000 00
Paid or allowed during the year for commissions and brokerage .....	54,863 40
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	39,968 27
Paid state, national and local taxes, in this and other states .....	8,548 25
All other disbursements, viz., miscellaneous .....	202 10
Aggregate cash disbursements .....	<u>\$307,930 22</u>



## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$32,404,419	\$378,942 80
Written during the year.....	29,286,391	342,561 28
<b>Totals.....</b>	<b>\$61,690,810</b>	<b>\$721,503 58</b>
Deduct expirations.....	29,507,526	345,854 23
In force at the end of the year.....	\$32,062,284	\$375,649 36
Deduct amount reinsured.....	663,323	7,463 01
<b>Net amount in force December 31, 1893.....</b>	<b>\$31,418,961</b>	<b>\$368,186 35</b>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1892.....	One year or less.....	\$18,683,580	\$238,499 97	1-3	\$116,745 48
1892.....	Two years.....	111,868	1,169 55	1-4	292 39
1893.....		63,912	498 89	3-4	365 17
1891.....		1,802,062	18,614 25	1-6	3,102 87
1892.....	Three years.....	1,961,456	20,876 76	1-3	10,438 88
1893.....		2,378,796	25,841 65	5-6	21,534 71
1890.....		69,338	714 63	1-8	89 38
1891.....	Four years.....	73,800	921 01	3-8	845 88
1892.....		67,504	628 04	5-8	892 52
1893.....		53,400	590 31	7-8	490 27
1890.....	Five years.....	963,332	10,376 59	1-10	1,037 66
1890.....		1,108,427	12,531 41	3-10	2,759 42
1891.....		1,241,563	12,791 50	1-8	6,850 75
1892.....		1,446,595	14,898 58	7-10	10,428 97
1893.....		1,412,058	14,474 27	9-10	18,026 54
<b>Totals.....</b>		<b>\$31,418,961</b>	<b>\$368,186 35</b>		<b>\$188,859 64</b>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$7,356,087 29
Total amount of cash dividends declared since the company commenced business.....	698,000 00
Total amount of the company's stock owned by the directors at par value.....	43,560 00
Total amount loaned to officers and directors.....	6,850 00
Losses paid from organization to date.....	4,908,792 89
Losses incurred during the year, fire.....	194,888 08

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>
<b>Fire risks taken</b> .....	<b>\$331,461 50</b>
<b>Premiums received</b> .....	<b>9,264 74</b>
<b>Losses paid</b> .....	<b>5,820 04</b>
<b>Total losses incurred during the year in the State of Michigan</b> .....	<b>6,583 89</b>

## MILWAUKEE MECHANICS' INSURANCE COMPANY.

WISCONSIN.

HOME OFFICE, MILWAUKEE.

(Incorporated February 15, 1852; commenced business April 1, 1852.)

CHRISTIAN PREUSSER, *President*.ADOLPH J. CRAMER, *Secretary*.

Attorney for Michigan, KARL SOHNMANN, of Detroit.

## CAPITAL.

Capital stock paid .....\$200,000

## ASSETS.

Real estate (cost value \$42,000.00) .....	\$45,000 00
Loans on bond and mortgage of real estate (first liens) .....	1,077,396 09
Interest accrued on said mortgage loans .....	21,030 00

Value of lands mortgaged .....	\$1,797,400 00
Buildings (insured for \$491,900) .....	600,000 00
Total value of mortgaged premises .....	\$2,397,400 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
Milwaukee City .....	\$128,000 00	\$190,950 00	
Brown County, Wis. ....	84,000 00	86,720 00	
Oshkosh City, Wis. ....	30,000 00	32,400 00	
La Crosse City, Wis. ....	35,000 00	37,100 00	
St. Paul, Minn. (water) .....	100,000 00	110,000 00	
St. Paul, Minn. (board of education) .....	125,000 00	123,125 00	
Ramsey County, Minn. ....	100,000 00	108,500 00	
STOCKS—			
Milwaukee Underwriters Building Association .....	842 00	842 00	
Totals (carried out at market value) .....	\$612,842 00	\$647,637 00	647,637 00

Cash in company's principal office, \$61,902.54; cash in bank, \$74,536.87 ..	136,439 41
Interest due and accrued on stocks not included in "market value" .....	6,528 00
Gross premiums in due course of collection .....	82,474 04

Aggregate amount of all the available assets of the company .....	\$2,016,504 54
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## LIABILITIES.

Amount of unpaid losses (of which \$8,800.00 are resisted) .....	\$83,643 00
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Reinsurance reserve at 80 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$311,799 29
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	362,561 25

Amount of reserve on all outstanding risks .....	674,360 55
Commissions and brokerage .....	16,494 81
Reinsurance .....	38,434 03

Aggregate liabilities (except capital stock) .....	\$812,932 39
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Surplus as regards policy holders .....	\$1,208,572 15
Capital stock .....	200,000 00
Surplus over capital .....	<u>\$1,008,572 15</u>

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums .....	\$1,069,566 84
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	178,004 59
Net amount of cash actually received for premiums .....	\$881,561 75
Interest received on bonds and mortgages .....	58,689 93
Interest and dividends received on bonds and stocks, and from all other sources .....	30,733 01
Receipts from all other sources, viz., rents, \$1,200; conscience money, \$100.00 .....	1,300 00
Aggregate cash receipts .....	<u>\$972,284 69</u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses .....	\$615,695 75
Deduct amount actually received for salvages, \$3,516.01; reinsurance, \$42,261.64 .....	55,767 65
Net amount paid on losses (of which \$63,425.38 belonged to prior years) ..	\$559,918 10
Cash dividends actually paid .....	40,000 00
Paid or allowed during the year for commissions and brokerage .....	227,539 94
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....	46,608 30
Paid state, national and local taxes, in this and other states .....	29,235 89
All other disbursements .....	49,444 22
Aggregate cash disbursements .....	<u>\$952,746 45</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892 .....	\$91,285,998	\$1,183,631 04
Written during the year .....	74,818,844	1,064,667 94
Total .....	<u>\$166,104,782</u>	<u>\$2,248,498 98</u>
Deduct expirations .....	62,520,831	943,529 89
Net amount in force December 31, 1893 .....	<u>\$103,583,951</u>	<u>\$1,304,969 59</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893 .....	One year, or less .....	\$46,326,763	\$622,568 58	1-2	\$311,799 29
1891 .....			148,228 52	1-6	24,704 75
1892 .....	Three years .....	46,005,968	178,684 31	1-2	89,343 15
1893 .....			192,747 56	5-6	160,623 97
1890 .....			26,637 47	1-10	2,663 74
1891 .....			27,839 25	8-10	8,849 07
1892 .....	Five years .....	10,751,326	28,566 58	1-2	14,283 29
1893 .....			41,106 95	7-10	22,774 86
1890 .....			37,579 37	9-10	33,831 48
Totals .....		<u>\$103,583,951</u>	<u>\$1,304,969 59</u>		<u>\$674,360 55</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$9,535,518 95
Total amount of cash dividends declared since the company commenced business	430,000 00
Total amount of the company's stock owned by the directors at par value	85,030 00
Losses paid from organization to date	4,725,924 51
Losses incurred during the year, fire	530,135 72
Loaned to stockholders not officers	147,100 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken	Fire risks.
Premiums received	\$4,955,819 00
Losses paid	67,523 21
Total losses incurred during the year in the State of Michigan	48,308 67
	48,646 67

## NATIONAL FIRE INSURANCE COMPANY.

## CONNECTICUT.

HOME OFFICE, 95 PEARL STREET, HARTFORD.

(Incorporated November 27, 1871; commenced business December 1, 1871.)

JAMES NICHOLS, *President.*E. G. RICHARDS, *Secretary.*

Attorney for Michigan, SAMUEL H. ROW, of Lansing.

## CAPITAL.

Capital stock paid ..... \$1,000,000

## ASSETS.

Real estate (cost value \$233,570.64)	\$233,120 36
Loans on bond and mortgage of real estate (first liens)	601,750 00
Interest due \$6,402.00 and accrued \$8,752.26 on said mortgage loans; total	15,154 25

Value of lands mortgaged	\$947,580 00
Buildings (insured for \$479,135.00)	740,900 00
Total value of mortgaged premises	\$1,688,480 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
Atchison, Topeka & Santa Fe	\$10,000 00	\$8,500 00
Atchison, Topeka & Santa Fe	4,000 00	1,240 00
Buffalo R'y Co.	25,000 00	25,000 00
Cedar Rapids, Iowa Falls & North Western R. R.	20,000 00	20,800 00
Chesapeake & Ohio R. R.	20,000 00	17,200 00
Chicago & Indiana Coal R'y Co.	25,000 00	25,500 00
Chicago & Western Indiana R. R.	20,000 00	21,200 00
Chicago & Northwestern R. R.	20,000 00	22,800 00
Chicago, Milwaukee & St. Paul R. R., South Minn. Div.	10,000 00	11,800 00
Chicago, Milwaukee & St. Paul R. R., Dubuque Div.	10,000 00	12,000 00
Chicago, Milwaukee & St. Paul R. R., Hastings & Dak. Div.	10,000 00	10,500 00
Chicago, Milwaukee & St. Paul R. R., Hastings & Dak. Div.	20,000 00	25,000 00
Chicago, Milwaukee & St. Paul R. R., Mineral Point Div.	10,000 00	10,400 00
Chicago, Burlington & Quincy R. R.	10,000 00	10,400 00

## Bonds—

Par value. Market value.

Chicago, Burlington & Quincy R. R.	\$2,200 00	\$2,244 00
Chicago, Burlington & Quincy R. R.	1,000 00	1,220 00
Cincinnati, Dayton & Ironton R. R.	10,000 00	9,700 00
Cincinnati, Hamilton & Dayton R. R.	15,000 00	18,150 00
Cleveland, Columbus, Cincinnati & Indianapolis R. R.	35,000 00	45,150 00
Columbus, Shawnee & Hocking R. R.	20,000 00	17,000 00
Columbus & Toledo R. R.	20,000 00	23,500 00
Columbus & Toledo R. R.	18,000 00	19,500 00
Columbus & Hocking Valley R. R.	10,000 00	11,000 00
Danbury & Norwalk R. R.	10,000 00	10,600 00
East Tennessee, Virginia & Georgia R. R.	30,000 00	27,000 00
Evansville & Terre Haute R. R.	10,000 00	10,200 00
Erie R'y	20,000 00	20,500 00
Harlem River & Port Chester R. R.	25,000 00	31,000 00
Hartford & Conn. Western R. R.	10,000 00	10,000 00
Hannibal & St. Joseph R. R.	50,000 00	58,500 00
Holly, Wayne & Monroe R. R.	15,000 00	15,800 00
Indiana & Lake Michigan R. R.	10,000 00	10,000 00
Knoxville & Ohio R. R.	20,000 00	19,500 00
Louisville, New Albany & Chicago R. R.	10,000 00	11,200 00
Louisville, N. Albany & Chi. R. R., Chi. & Indianapolis Div.	10,000 00	11,000 00
Louisville & Nashville R. R., New Orleans & Mobile Div.	10,000 00	12,000 00
Memphis & Charleston R. R.	20,000 00	22,900 00
Montana Central R'y Co.	20,000 00	22,500 00
Naumkeag Street R'y	20,000 00	20,000 00
New York, New Haven & Hartford R. R.	24,000 00	19,200 00
Nodaway Valley R. R.	7,000 00	7,210 00
Northern Pacific R. R., Pend. d'Oreille Div.	9,000 00	9,180 00
Norfolk & Western R. R., Clinch Valley Div.	22,000 00	20,240 00
Oregon R'y & Navigation R. R.	20,000 00	21,200 00
Philadelphia & Reading Coal & Iron Co.	12,000 00	12,880 00
Rochester & Pittsburgh R. R.	25,000 00	25,000 00
Sandusky, Mansfield & Newark R. R.	25,000 00	20,250 00
St. Paul & Northern Pacific R. R.	25,000 00	29,000 00
St. Paul, Minneapolis & Manitoba R. R.	10,000 00	11,800 00
Seattle, Lake Shore & Eastern R. R.	20,000 00	11,000 00
Georgia State	25,000 00	27,500 00
Helena City	20,000 00	21,500 00
Lincoln City	12,000 00	12,000 00
Meriden Town	10,000 00	10,200 00
New Britain City	5,000 00	5,800 00
Richmond City	44,800 00	51,000 00
Suffield & Thompsonville Bridge Co.	25,000 00	25,000 00
United States	50,000 00	57,000 00
Underwriters' Protective Association	1,000 00	1,000 00
West Middle School District, Hartford	25,000 00	25,000 00

## Stocks—

Belt R. R., Indianapolis	10,000 00	8,000 00
Belt R. R., Indianapolis	5,000 00	2,500 00
Cleveland & Pittsburgh R. R.	10,000 00	15,200 00
Chicago, Burlington & Quincy R. R.	12,000 00	9,380 00
Chicago, Rock Island & Pacific R. R.	38,000 00	21,780 00
Illinois Central R. R.	15,000 00	13,400 00
Illinois Central R. R.	1,700 00	1,530 00
New York, New Haven & Hartford R. R.	60,000 00	117,000 00
New York & Harlem R. R.	10,000 00	25,500 00
New York Central & Hudson River R. R.	50,000 00	50,000 00
Oswego & Syracuse R. R.	5,000 00	9,250 00
Pennsylvania R. R.	38,000 00	41,040 00
Peoria & Bureau Valley R. R.	10,000 00	16,500 00
Pittsburgh, Fort Wayne & Chicago R. R.	20,000 00	30,000 00
Aetna national bank	25,000 00	33,000 00
Boston national bank, Boston	7,000 00	7,000 00
Charter Oak national bank	11,800 00	11,200 00
Central national bank, N. Y.	5,000 00	6,500 00
City bank	4,000 00	4,000 00
Farmers & Mechanics national bank	10,000 00	11,200 00
First national bank, Meriden	5,000 00	5,700 30
Hartford national bank	50,800 00	78,388 00
Mercantile national bank	5,000 00	3,750 00
Metropolitan national bank, N. Y.	3,400 00	500 00
National Exchange	15,000 00	18,000 00
National bank of the Republic, Boston	7,500 00	11,250 00
National bank of Commerce, Kansas City	2,000 00	1,400 00
Phoenix national bank	45,000 00	58,250 00
St. Paul national bank	7,000 00	8,750 00
Second national bank, New Haven	2,500 00	4,250 00
Thames national bank, Norwich	10,000 00	14,500 00
Northwestern Telegraph Co.	20,000 00	21,000 00
Underwriters Salvage Co.	500 00	500 00
Willimantic Linen Co.	10,000 00	10,000 00

Totals (carried out at market value).....

\$1,582,800 00 \$1,798,940 00

\$1,798,940 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$2,000.00 .....	\$450 00
Cash in company's principal office, \$1,871.11; cash in bank, \$180,591.52 .....	182,462 63
Interest due and accrued on stocks not included in "market value" .....	1,564 15
Gross premiums in due course of collection .....	411,014 58

Aggregate amount of all the assets of the company .....	\$3,244,455 98
Deduct special deposits in other states .....	128,500 00
Total admitted assets .....	<u>\$3,115,955 98</u>

## LIABILITIES.

Amount of unpaid losses (of which \$21,164.97 are resisted) .....	\$278,301 28
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Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$745,586 05
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year ....	<u>798,541 54</u>

Amount of reserve on all outstanding risks .....	1,542,127 59
Commissions and brokerage .....	67,383 80
Return premiums .....	50,029 24

Aggregate .....	\$1,937,841 91
Deduct liabilities on special deposits .....	44,969 00
Net liabilities (except capital stock) .....	<u>\$1,892,852 91</u>

Surplus as regards policy holders .....	\$1,233,108 07
Capital stock .....	1,000,000 00
Surplus over capital .....	<u>\$233,108 07</u>

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums .....	\$2,492,290 07
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	<u>503,987 56</u>
Net amount of cash actually received for premiums .....	\$1,989,302 51
Interest received on bonds and mortgages .....	37,086 54
Interest and dividends received on bonds and stocks, and from all other sources .....	94,178 79
Receipts from all other sources, viz., rents .....	400 20
Aggregate cash receipts .....	<u>\$2,120,968 04</u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses .....	\$1,473,181 67
Deduct amount actually received for salvages, \$21,088.81; reinsurance, \$251,376.10 .....	<u>272,964 91</u>
Net amount paid on losses (of which \$147,239.38 belonged to prior years) .....	\$1,199,216 76
Cash dividends actually paid .....	100,000 00
Paid or allowed during the year for commissions and brokerage .....	334,336 16
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....	160,202 44
Paid state, national and local taxes, in this and other states .....	46,815 63
All other disbursements, viz., general expenses .....	124,786 53
Aggregate cash disbursements .....	<u>\$1,965,357 52</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$247,954,891	\$3,055,752 08
Written during the year .....	206,908,328	2,564,048 39
Total.....	\$453,863,219	\$5,619,796 43
Deduct expirations.....	187,049,563	2,380,141 59
In force at the end of the year.....	\$266,808,453	\$3,289,653 83
Deduct amount reinsured.....	21,418,224	280,072 19
Net amount in force December 31, 1893.....	\$245,390,228	\$3,009,581 64

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$114,878,804	\$1,497,173 10	1-2	\$748,586 06
1892.....	Two years.....	699,989	8,423 80	1-4	2,106 95
1891.....	Two years.....	769,993	8,080 53	3-4	6,024 39
1891.....	Three years.....	24,310,219	262,786 79	1-6	43,789 48
1892.....	Three years.....	23,779,254	261,199 05	1-2	130,599 53
1893.....	Three years.....	26,859,547	297,001 93	5-6	247,501 61
1890.....	Four years.....	448,735	4,149 96	1-8	518 75
1891.....	Four years.....	496,745	5,204 11	2-8	1,951 54
1892.....	Four years.....	550,695	4,553 62	5-8	2,846 01
1893.....	Four years.....	491,571	4,468 98	7-8	3,910 86
1890.....	Five years.....	8,351,584	104,577 35	1-10	10,457 72
1891.....	Five years.....	9,231,268	112,351 55	2-10	24,155 47
1892.....	Five years.....	11,232,046	136,099 98	1-2	68,049 99
1893.....	Five years.....	11,788,456	151,349 80	7-10	105,944 86
1893.....	Five years.....	11,802,877	150,762 10	9-10	135,685 89
Totals.....		\$245,390,228	\$3,009,581 64		\$1,542,127 59

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$15,091,895 00
Total amount of cash dividends declared since the company commenced business.....	1,677,800 00
Total amount of the company's stock owned by the directors at par value.....	72,200 00
Losses paid from organization to date.....	7,880,792 00
Dividends declared payable in stock from organization.....	100,000 00
Losses incurred during the year, fire and tornado.....	1,902,147 00
Loaned to stockholders not officers.....	450 00

Amount deposited in various states and countries, which under the law thereof, is held exclusively for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Virginia.....	\$51,000 00	\$15,415 73
Georgia.....	27,500 00	14,434 75
Oregon.....	50,000 00	15,138 52
Totals.....	\$128,500 00	\$44,989 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	\$4,714,549 00
Premiums received.....	78,875 68
Losses paid.....	44,788 28
Total losses incurred during the year in the State of Michigan.....	50,540 84

## NEWARK FIRE INSURANCE COMPANY.

NEW JERSEY.

HOME OFFICE, 741-748 BROAD ST., NEWARK.

(Incorporated May 14, 1810; commenced business May 14, 1810.)

JOHN J. HENRY, *President*,FRANK T. MURBRIDE, *Secretary*.

Attorney for Michigan, CHARLES L. CLARK, of Detroit.

## CAPITAL.

Capital stock paid ..... \$250,000

## ASSETS.

Real estate (cost value \$32,000.00) .....	\$50,000 00
Loans on bond and mortgage of real estate (first liens) .....	292,125 00
Interest due, \$924.50, and accrued, \$3,626.05, on said mortgage loans; total .....	4,550 55
Value of lands mortgaged .....	\$302,525 00
Buildings (insured for \$411,575) .....	470,475 00
Total value of mortgaged premises .....	\$773,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Pdr value.	Market value.	
United States 4% registered .....	\$30,000 00	\$33,900 00	
West Shore R. R. Co., registered .....	35,000 00	36,050 00	
Orange & Newark H. C. R. R. .....	25,000 00	27,500 00	
Essex Passenger R. R. Co. ....	5,000 00	5,500 00	
Hoboken Land and Improvement Co. ....	25,000 00	26,250 00	
East Orange Improvement Co. ....	869 72	869 72	
Underwriters Protective Association .....	1,000 00	1,000 00	
Newark & South Orange H. C. R. R. ....	20,000 00	20,000 00	
Newark Water .....	500 00	500 00	
STOCKS—			
Morris & Essex R. R. Co. ....	20,000 00	20,000 00	
National State Bank .....	15,900 00	24,645 00	
National Newark Banking Co. ....	7,700 00	12,708 00	
Newark City National Bank .....	13,250 00	20,557 50	
Totals (carried out at market value) .....	\$199,819 72	\$239,557 22	239,557 22

Cash in company's principal office, \$4,324.28; cash in bank, \$10,162.34 .....	14,486 62
Interest due and accrued on stocks not included in "market value" .....	1,065 00
Gross premiums in due course of collection .....	22,419 76
Bills receivable <i>not matured</i> , taken for fire risks .....	902 04
Rents due and accrued .....	170 80

Aggregate amount of all the available assets of the company .....	\$625,296 99
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## LIABILITIES.

Amount of unpaid losses (of which \$1,651.26 are resisted) .....	\$25,478 62
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$70,856 75
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	70,909 72
Amount of reserve on all outstanding risks.....	141,266 47
Cash dividends declared due or to become due.....	6,878 95
Commissions and brokerage .....	5,298 68
Taxes .....	368 23
Aggregate liabilities (except capital stock).....	\$179,290 95
Surplus as regards policy holders .....	\$448,006 04
Capital stock.....	250,000 00
Surplus over capital .....	\$198,006 04

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums .....	\$327,767 66
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	48,495 56
Net amount of cash actually received for premiums.....	\$184,272 10
Interest received on bonds and mortgages .....	16,569 71
Interest and dividends received on bonds and stocks, and from all other sources.....	12,686 20
Receipts from all other sources, viz., rents, \$1,195.32; premiums on stock, \$250.00 .....	1,445 32
Aggregate cash receipts .....	\$214,973 33

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$151,889 55
Deduct amount actually received for salvages, \$1,142.93; reinsurance, \$7,244.16 .....	8,387 09
Net amount paid on losses (of which \$16,954.44 belonged to prior years) .....	\$143,302 46
Cash dividends actually paid .....	25,387 05
Paid or allowed during the year for commissions and brokerage .....	35,878 71
Paid during the year for salaries, fees and all other charges of officers, clerks, agents and all other employ�es.....	19,394 14
Paid state, national and local taxes, in this and other states .....	9,302 13
Interest paid on borrowed money.....	176 00
All other disbursements, viz., miscellaneous .....	13,261 35
Aggregate cash disbursements .....	\$246,701 84

## MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....		\$32,844,962	\$318,312 57
Written during the year .....		24,004,037	230,317 67
Total.....		\$56,848,999	\$544,130 24
Deduct expirations .....		25,712,126	244,696 46
In force at the end of the year.....		\$31,136,873	\$290,433 78
Deduct amount reinsured .....		1,965,443	16,119 07
Net amount in force December 31, 1893.....		\$29,171,430	\$283,314 71

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893	One year or less	\$12,608,412	\$140,718 50	1-2	\$70,356 75
1892	Two years	35,700	301 52	1-4	73 38
1891		47,700	490 19	3-4	367 65
1891	Three years	8,892,201	35,800 57	1-6	5,996 77
1892		4,455,584	36,592 54	1-2	18,446 27
1893		4,595,081	38,956 45	5-6	32,463 75
1890		10,150	59 51	1-8	7 44
1891	Four years	34,800	260 15	3-8	97 56
1892		18,500	148 58	5-8	98 02
1893		21,000	220 52	7-8	192 39
1890		571,541	6,690 91	1-10	669 10
1891	Five years	654,370	8,022 17	3-10	2,406 05
1892		466,088	5,502 95	1-2	2,751 48
1893		410,371	4,828 80	7-10	3,380 16
1890		850,232	4,436 10	9-10	3,992 49
Totals		\$29,171,480	\$283,314 71		\$141,266 47

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$4,504,821 99
Total amount of cash dividends declared since the company commenced business	715,780 40
Total amount of the company's stock owned by the directors at par value	40,065 00
Losses paid from organization to date	2,176,894 10
Fire losses incurred during the year	150,538 56

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken	\$474,249 00
Premiums received	6,932 56
Losses paid	2,631 23
Total losses incurred during the year in the State of Michigan	6,932 23

## NEW HAMPSHIRE FIRE INSURANCE COMPANY.

## NEW HAMPSHIRE.

HOME OFFICE, No. 876 ELM ST., MANCHESTER.

(Incorporated 1899; commenced business April, 1870.)

JAMES A. WESTON, *President.*JOHN C. FRENCH, *Secretary.*

Attorney for Michigan, GEORGE W. CHANDLER, of Detroit.

## CAPITAL.

Capital stock paid.....\$800,000

## ASSETS.

Real estate	\$36,100 00
Loans on bond and mortgage of real estate (first liens)	621,723 52
Interest due and accrued on said mortgage loans	13,678 86

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

## BONDS—

	Par value.	Market value.
U. S. Government .....	\$100,000 00	\$112,000 00
City of Chicago, Ill. ....	10,000 00	10,400 00
City of Concord, N. H. ....	1,000 00	1,040 00
City of Topeka, Kansas .....	5,500 00	5,555 00
City of Moorehead, Minn. ....	6,000 00	6,120 00
City of Lincoln, Neb. ....	26,000 00	27,300 00
City of Seattle, Wash. ....	10,000 00	10,200 00
City of Tacoma, Wash. ....	25,000 00	27,250 00
City of East Portland, Ore. ....	25,000 00	27,250 00
City of Cleveland, O. ....	50,000 00	54,000 00
City of Ashtabula, O. ....	10,000 00	10,700 00
Maine Central R. R. ....	10,000 00	11,200 00
New York & New England R. R. ....	10,000 00	11,000 00
New York & New England E. R. ....	10,000 00	10,500 00
Boston, Concord & Montreal R. R. ....	50,000 00	62,000 00
Concord & Montreal R. R. ....	75,000 00	75,000 00
Boston & Albany R. R. ....	5,000 00	5,060 00
Chicago, Burlington & Quincy R. R. ....	18,000 00	21,800 00
Chicago, Burlington & Quincy R. R. ....	10,000 00	8,800 00
Chicago, Burlington & Quincy E. R. ....	20,000 00	20,800 00
Union Pacific R. R. Trust .....	10,000 00	6,000 00
Oregon Short Line R. R. ....	10,000 00	8,500 00
Chicago & West Michigan E. R. ....	25,000 00	20,250 00
Chicago, Burlington & Northern R. R. ....	5,000 00	5,100 00
Montana Central R. R. ....	25,000 00	25,500 00
Lehigh Valley Terminal E. R. Co. ....	25,000 00	26,500 00
Hillaborough County, N. H. ....	5,000 00	5,000 00
Topeka, Kansas, Water Supply Co. ....	20,000 00	21,000 00
Claremont, N. H., Water Works .....	5,000 00	5,000 00
Minneapolis Gas Light Co. ....	20,000 00	21,000 00
New Hampshire Trust Co. ....	30,000 00	24,000 00
Central Loan and Land Co. ....	20,000 00	20,000 00
Johnson Loan and Trust Co. ....	9,000 00	8,100 00
National Loan and Trust Co. ....	10,000 00	10,000 00
Naahna Card and Glazed Paper Co. ....	10,000 00	10,200 00
Grand Forks Gas and Electric Co. ....	5,000 00	5,000 00
Minneapolis General Electric Co. ....	25,000 00	25,000 00
Sioux City, Iowa, Sewerage .....	1,621 47	1,621 47
Swift & Co., Chicago .....	25,000 00	25,500 00
Old Colony Steamboat Co. ....	10,000 00	10,200 00

## STOCKS—

Suncook Valley R. R. ....	4,000 00	5,000 00
New York Central & Hudson River R. R. ....	10,000 00	10,000 00
Norwich & Worcester R. R. ....	3,100 00	5,550 00
Pemigewasset Valley R. R. ....	26,000 00	32,500 00
Boston & Albany R. R. ....	7,500 00	15,000 00
Boston & Maine R. R. ....	7,500 00	10,000 00
Chicago, Burlington & Quincy R. R. ....	47,400 00	86,972 00
Illinois Central R. R. ....	30,000 00	27,900 00
Chicago, Rock Island & Pacific R. R. ....	10,000 00	6,800 00
Lake Shore & Michigan Southern R. R. ....	20,000 00	25,200 00
Chicago & Northwestern R. R. ....	25,000 00	25,750 00
Merchants' National Bank, Manchester, N. H. ....	10,000 00	13,000 00
Merchants' National Bank, Kansas City, Mo. ....	5,000 00	4,000 00
Pemigewasset National Bank, Plymouth, N. H. ....	6,000 00	7,200 00
First National Bank, Peterborough, N. H. ....	5,000 00	7,000 00
Lancaster Trust Co., Lancaster, N. H. ....	2,500 00	2,500 00
Amoskeag Manufacturing Co., Manchester, N. H. ....	10,000 00	18,000 00
Manchester Mills, Manchester, N. H. ....	20,000 00	23,000 00
Stark Mills, Manchester, N. H. ....	10,000 00	12,000 00
Quincy R. R. Bridge Co. ....	8,000 00	14,240 00
Pullman's Palace Car Co. ....	10,000 00	17,100 00

Totals (carried out at market value) .....

\$1,019,121 47

\$1,120,348 47

\$1,120,348 47

Amount loaned on stocks, bonds, and other securities (except mortgages),

held as collateral, the market value of which is \$66,064 .....

44,500 00

Cash in company's principal office, \$13,521.83; cash in bank, \$133,789.16 ..

147,310 99

Interest due and accrued on stocks not included in "market value" .....

4,929 00

Gross premiums in due course of collection .....

144,273 62

Aggregate amount of all the available assets of the company .....

\$2,162,564 46

## LIABILITIES.

Amount of unpaid losses (of which \$2,500.00 are resisted) .....	\$123,549 61
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$380,618 59
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	444,891 88
Amount of reserve on all outstanding risks .....	775,510 47
Commissions and brokerage, return premiums, reinsurance .....	28,854 72
Aggregate liabilities (except capital stock) .....	\$927,914 80
Surplus as regards policy holders .....	\$1,234,649 66
Capital stock .....	800,000 00
Surplus over capital .....	\$434,649 66

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums .....	<i>On fire risks.</i> \$1,194,401 51
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	201,478 25
Net amount of cash actually received for premiums .....	\$992,923 26
Interest received on bonds and mortgages .....	32,357 27
Interest and dividends received on bonds and stocks, and from all other sources .....	63,584 74
Aggregate cash receipts .....	\$1,088,865 27
Received for increase of capital .....	\$100,000 00

## DISBURSEMENTS DURING THE YEAR.

Net amount paid on losses .....	\$637,470 08
Cash dividends actually paid .....	56,000 00
Paid or allowed during the year for commissions and brokerage .....	203,887 98
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....	46,650 72
Paid state, national and local taxes, in this and other states .....	27,363 12
All other disbursements .....	55,041 26
Aggregate cash disbursements .....	\$1,026,413 16

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892 .....	\$108,435,072	\$1,442,222 11
Written during the year .....	104,244,300	1,227,598 98
Total .....	\$212,679,372	\$2,670,031 07
Deduct expirations .....	96,620,772	1,138,084 27
In force at the end of the year .....	\$116,058,600	\$1,531,946 80
Deduct amount reinsured .....	4,800,187	55,989 35
Net amount in force December 31, 1893 .....	\$111,458,463	\$1,475,977 45

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1898	One year or less	\$38,377.398	\$961,237 18	1-3	\$330,618 59
1892	Two years	508,881	5,370 69	1-4	1,317 67
1893		891,852	7,911 27	3-4	5,983 45
1891	Three years	9,696,349	119,574 35	1-6	19,929 06
1892		13,475,682	146,358 81	1-2	73,179 40
1893		15,724,632	170,583 50	5-6	142,136 24
1890	Four years	846,749	8,480 57	1-8	1,060 07
1891		895,716	8,922 13	3-8	3,845 79
1892		944,749	9,308 81	5-8	5,818 00
1893		1,468,468	13,665 22	7-8	11,974 56
1889	Five years	4,518,628	51,540 22	1-10	5,158 02
1890		4,808,977	52,702 09	3-10	15,810 62
1891		5,769,811	63,695 96	1-2	31,847 98
1892		5,949,559	68,184 74	7-10	47,729 31
1893		7,590,511	88,501 91	9-10	79,651 71
Totals		\$111,458,468	\$1,475,977 45		\$775,510 47

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$10,330,901
Total amount of cash dividends declared since the company commenced business	700,000
Total amount of the company's stock owned by the directors at par value	283,000
Losses paid from organization to date	5,474,282
Fire losses incurred during the year	637,602

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken	Fire risks.
Premiums received	\$2,532,955 00
Losses paid	28,201 19
Total losses incurred during the year in the State of Michigan	13,472 90
	15,810 48

## NEW YORK FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 72 WALL ST., NEW YORK.

(Incorporated, April 18, 1882; commenced business, December 22, 1882.)

AUGUSTUS COLSON, President.

CHARLES A. HULL, Secretary.

Attorney for Michigan, A. O. CROZIER, of Grand Rapids.

## CAPITAL.

Capital stock paid.....\$200,000

## ASSETS.

Real estate (cost value \$45,000.00)	\$100,000 00
Loans on bond and mortgage of real estate (first liens)	12,325 00
Interest due, \$75.50, and accrued, \$308.12, on said mortgage loans; total	383 62
Value of lands mortgaged	\$16,000 00
Buildings (insured for \$17,900.00)	20,000 00
Total value of mortgaged premises	\$36,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
Brooklyn City .....	\$30,000 00	\$30,000 00	
District of Columbia .....	15,000 00	15,300 00	
Iowa Central R. R. ....	10,000 00	8,650 00	
Northern Pacific Terminal .....	10,000 00	9,700 00	
STOCKS—			
New York City consolidated .....	50,000 00	50,000 00	
Brooklyn City R. R. ....	8,000 00	8,300 00	
Totals (carried out at market value) .....	<u>\$120,000 00</u>	<u>\$121,850 00</u>	\$121,850 00

Cash in bank .....	8,569 38
Interest due and accrued on stocks not included in "market value" .....	1,451 41
Gross premiums in due course of collection .....	13,685 79
Rents due and accrued .....	254 77

Aggregate amount of all the available assets of the company ..... \$258,519 97

## LIABILITIES.

Amount of unpaid losses .....	\$657 45
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	37,978 02
Due and accrued for salaries, rent, advertising, or agency expenses .....	212 32
Commissions and brokerage .....	1,633 98

Aggregate liabilities (except capital stock) .....

Surplus as regards policy holders .....	\$258,519 97
Capital stock .....	200,000 00
Surplus over capital .....	<u>\$58,519 97</u>

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums .....	On fire risks.	
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	\$92,912 80	
	17,566 59	
Net amount of cash actually received for premiums .....		\$75,345 71
Interest received on bonds and mortgages .....		1,040 80
Interest and dividends received on bonds and stocks, and from all other sources .....		3,969 98
Receipts from all other sources, viz., rents .....		5,043 90
Aggregate cash receipts .....		<u>\$85,400 39</u>

## DISBURSEMENTS DURING THE YEAR.

Gross amount actually paid for losses .....	On fire risks.	
Deduct amount actually received for salvages, \$3,058.77; reinsurance, \$844.87 .....	\$46,264 81	
	3,408 64	
Net amount paid on losses (of which \$359.71 belonged to prior years) ...		\$42,861 17
Paid or allowed during the year for commissions and brokerage .....		8,470 68
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employés .....		11,186 68
Paid state, national and local taxes, in this and other states .....		3,912 87
All other disbursements, viz., miscellaneous .....		2,847 35
Aggregate cash disbursements .....		<u>\$69,278 75</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$5,202,353	\$50,396 49
Written during the year .....	9,838,325	95,599 22
Total.....	\$15,097,678	\$145,997 71
Deduct expirations .....	6,971,485	68,091 08
In force at the end of the year.....	\$8,126,193	\$77,906 63
Deduct amount reinsured.....	210,538	1,950 59
Net amount in force December 31, 1893.....	\$7,915,655	\$75,956 04

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less .....	\$7,915,655	\$75,956 04	1-2	\$37,978 02

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$5,116,411 00
Total amount of cash dividends declared since the company commenced business .....	1,424,000 00
Total amount of the company's stock owned by the directors at par value .....	66,400 00
Losses paid from organization to date .....	2,347,159 00
Losses incurred during the year, fire .....	42,988 62

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>
Fire risks taken.....	\$224,900 00
Premiums received .....	1,641 81
Losses.....	None

## NIAGARA FIRE INSURANCE COMPANY.

## NEW YORK.

HOME OFFICE, 135 AND 137 BROADWAY, NEW YORK.

(Incorporated July, 1850; commenced business August, 1850.)

THOMAS F. GOODRICH, *President.*GEO. C. HOWE, *Secretary.*

Attorney for Michigan, E. R. MERRIFIELD, of Lansing.

## CAPITAL.

Capital stock paid .....\$500,000

## ASSETS.

Real estate (cost value \$1,133,000).....	\$883,000 00
Loans on bond and mortgage of real estate (first liens) .....	27,400 00
Interest accrued on said mortgage loans.....	711 25
Value of lands mortgaged.....	\$29,800 00
Buildings (insured for \$44,000.00) .....	44,000 00
Total value of mortgaged premises.....	\$73,800 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—		Par value.	Market value.
United States 6% currency, registered, 1898	.....	\$10,000 00	\$11,200 00
United States 6% currency, registered, 1899	.....	20,000 00	22,400 00
United States 4% currency, registered, 1907	.....	65,000 00	78,775 00
Jersey City	.....	10,000 00	11,200 00
Albany & Susquehanna R'y	.....	15,000 00	19,350 00
Chicago, Milwaukee & St. Paul R'y	.....	25,000 00	29,000 00
Fremont, Elkhorn & Missouri Valley R'y	.....	25,000 00	31,250 00
James River R'y	.....	25,000 00	18,750 00
New York Elevated R'y Co.	.....	20,000 00	22,700 00
Lake Erie & Western R'y Co.	.....	20,000 00	22,600 00
Morris & Essex R'y Co.	.....	21,000 00	29,085 00
Chateaugay Ore & Iron Co.	.....	25,000 00	22,500 00
St. Paul (Minn.) Gas Light Co.	.....	15,000 00	15,750 00
Town of Lake (Ill.) Gas Co.	.....	20,000 00	20,400 00
Kansas City (Kan.) water	.....	10,000 00	10,200 00
Seattle, Lake Shore & Eastern R'y	.....	9,000 00	4,500 00
Equitable Gas Light Co. of Chicago	.....	25,000 00	26,000 00
Underwriters' Protective Association of Newark (N. J.)	.....	1,000 00	1,000 00
Toledo, Ann Arbor & Northern Michigan R'y	.....	10,000 00	7,500 00
New York City school, 1911	.....	200,000 00	200,000 00
New York City water, 1905	.....	10,000 00	10,000 00
New York City water, 1912	.....	50,000 00	50,000 00
STOCKS—			
Delaware & Hudson Canal Co.	.....	20,000 00	26,000 00
Western National Bank of New York	.....	5,000 00	5,450 00
American Exchange National Bank of New York	.....	45,000 00	67,500 00
Long Island R'y Co.	.....	50,000 00	50,000 00
Consolidated Gas Co. of New York	.....	10,000 00	12,500 00
Chicago & Northwestern R. R. Co.	.....	20,000 00	19,700 00
Underwriters Salvage Co.	.....	1,000 00	1,000 00
Totals (carried out at market value)	.....	\$782,000 00	\$840,310 00
Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$6,312.50			3,250 00
Cash in company's principal office, \$35,387.52; cash in bank, \$144,576.92			179,964 44
Interest due and accrued on stocks not included in "market value"			4,888 00
Interest due and accrued on collateral loans			67 84
Gross premiums in due course of collection			262,756 12
Cash on deposit on loss account			903 00
Rents due and accrued			6,519 83
Due from other companies for reinsurance on losses already paid			3,932 69
Interest not otherwise entered			490 00
Aggregate amount of all the assets of the company			\$2,214,193 17
Deduct special deposits in other states			56,000 00
Total admitted assets			\$2,158,193 17
LIABILITIES.			
Amount of unpaid losses			\$258,724 31
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy		\$370,835 71	
Reinsurance reserve pro rata on fire risks running more than one year		518,171 02	
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks		45,821 99	
Amount of reserve on all outstanding risks			1,129,318 74
Cash dividends declared due or to become due			378 50
Commissions and brokerage			43,729 77
Reinsurance			1,284 30
Aggregate			\$1,433,435 02
Deduct liabilities on special deposits			35,891 50
Net liabilities (except capital stock)			\$1,397,544 12



Surplus as regards policy holders .....	\$760,649 05
Capital stock .....	500,000 00
Surplus over capital .....	<u>\$260,649 05</u>

## RECEIPTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums .....	\$2,044,896 69	\$78,349 68
Deduct amount paid for reinsurance, for rebate, abatement and return premiums .....	436,407 80	22,783 53
	<u>\$1,607,990 89</u>	<u>\$55,566 05</u>
Net amount of cash actually received for premiums .....		\$1,658,556 94
Interest received on bonds and mortgages .....		1,432 50
Interest and dividends received on bonds and stocks, and from all other sources .....		36,163 52
Receipts from all other sources, viz., rents .....		<u>26,471 10</u>
Aggregate cash receipts .....		<u>\$1,722,624 06</u>

## DISBURSEMENTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses .....	\$1,219,949 97	\$37,470 27
Deduct amount actually received for salvages, reinsurance .....	123,980 69	5,682 07
	<u>\$1,095,969 28</u>	<u>\$31,788 20</u>
Net amount paid on losses .....		\$1,124,777 48
Cash dividends actually paid .....		49,960 00
Paid or allowed during the year for commissions and brokerage .....		314,502 83
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employees .....		121,419 17
Paid state, national and local taxes, in this and other states .....		54,814 43
All other disbursements, viz., rents, printing, legal and other expenses .....		<u>116,942 88</u>
Aggregate cash disbursements .....		<u>\$1,782,416 79</u>

## MISCELLANEOUS.

Risks and premiums.	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1892 .....	\$339,684,089	\$3,068,308 64	\$1,808,468	\$47,870 82
Written during the year .....	188,781,728	2,062,548 06	2,517,443	72,381 45
Total .....	<u>\$528,415,797</u>	<u>\$5,120,852 90</u>	<u>\$4,325,911</u>	<u>\$120,252 27</u>
Deduct expirations .....	304,196,850	2,878,366 27	2,326,198	56,631 88
In force at the end of the year .....	<u>\$224,217,447</u>	<u>\$2,242,486 06</u>	<u>\$2,099,723</u>	<u>\$63,620 39</u>
Deduct amount reinsured .....	15,427,011	166,744 75	571,894	18,296 40
Net amount in force December 31, 1893 .....	<u>\$208,790,436</u>	<u>\$2,075,741 28</u>	<u>\$1,527,829</u>	<u>\$45,323 99</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893 .....	One year or less .....	\$91,907,470	\$1,141,651 48	1-2	\$570,825 78
1892 .....	Two years .....	506,210	4,407 68	1-4	1,101 91
1893 .....	Three years .....	1,062,556	7,882 14	3-4	5,911 61
1891 .....	Four years .....	28,298,729	174,182 86	1-6	29,080 47
1892 .....	Five years .....	25,470,960	189,695 25	1-2	94,847 63
1893 .....	Six years .....	36,644,414	272,630 48	5-6	227,192 07
1890 .....	Seven years .....	179,366	2,085 22	1-8	260 65
1891 .....	Eight years .....	858,510	2,090 18	8-8	788 82
1892 .....	Nine years .....	422,491	4,029 98	5-8	2,518 70
1893 .....	Ten years .....	697,445	6,805 02	7-8	5,779 39
1899 .....	Eleven years .....	3,528,508	40,770 70	1-10	4,077 06
1890 .....	Twelve years .....	4,769,718	53,168 88	2-10	15,948 99
1891 .....	Thirteen years .....	4,990,341	55,510 35	1-2	27,755 18
1892 .....	Fourteen years .....	4,564,144	54,847 56	7-10	38,393 29
1893 .....	Fifteen years .....	5,379,689	66,189 17	9-10	59,570 25
Totals .....		<u>\$208,790,436</u>	<u>\$2,075,741 28</u>		<u>\$1,083,996 75</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$33,747,152 00
Total amount of <i>cash</i> dividends declared since the company commenced business.....	2,284,000 00
Total amount of the company's stock owned by the directors at par value .....	110,550 00
Total amount loaned to officers and directors.....	3,250 00
Losses paid from organization to date .....	18,480,863 00
Losses incurred during the year, fire, marine and inland.....	1,137,938 00
Loaned to stockholders not officers.....	750,000 00
Amount deposited in different states and countries for the security of <i>all</i> the company's policy holders .....	250,000 00

Amount deposited in various states and countries which, under the law thereof, is held *exclusively* for the protection of the policy holders therein:

Name states and countries.	Market value of deposit.	Liabilities.
Georgia.....	\$28,000 00	\$17,617 58
Virginia.....	28,000 00	18,273 97
	<u>\$56,000 00</u>	<u>\$35,891 50</u>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	Fire risks.
Fire risks taken.....	\$5,296,106 00
Premiums received .....	100,989 87
Losses paid .....	45,686 74
Total losses incurred during the year in the State of Michigan.....	<u>\$5,836 26</u>

## NORTHWESTERN NATIONAL INSURANCE COMPANY.

WISCONSIN.

HOME OFFICE, MILWAUKEE.

(Incorporated February 20, 1899; commenced business July 1, 1899.)

ALFRED JAMES, *President*.JOHN P. MCGREGOR, *Secretary*.

Attorney for Michigan, J. S. VERNOR, of Detroit.

## CAPITAL.

Capital stock paid.....\$600,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$634,644 02
Interest accrued on said mortgage loans.....	5,836 26
Value of lands mortgaged.....	\$1,835,000 00
Buildings (insured for \$561,550.00).....	928,500 00
Total value of mortgaged premises.....	<u>\$2,763,500 00</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
United States, registered	\$200,000 00	\$226,000 00
C., M. & St. P. R. R., Chicago division	150,000 00	137,500 00
C., M. & St. P. R. R., Chicago & Pacific division	50,000 00	57,500 00
Milwaukee, L. S. & W. R. R.	50,000 00	62,500 00
Milwaukee & Northern R. R.	50,000 00	56,500 00
Chicago & Northwestern R. R.	30,000 00	60,000 00
Milwaukee County	60,000 00	60,000 00
Milwaukee City	99,000 00	99,000 00
Waukesha sewerage	30,000 00	31,500 00
Milwaukee City	5,000 00	5,500 00
Totals (carried out at market value)	\$744,000 00	\$846,000 00

Cash in company's principal office, \$2,302.81; cash in bank, \$78,743.82	81,046 63
Interest due and accrued on stocks not included in "market value"	2,766 67
Gross premiums in due course of collection	63,685 87

\*Aggregate amount of all the available assets of the company ..... \$1,633,979 45

## LIABILITIES.

Amount of unpaid losses (of which \$1,750.00 are resisted) ..... \$71,288 50

Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$170,147 18
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	462,462 43

Amount of reserve on all outstanding risks	632,609 61
Commissions and brokerage	16,071 52
Reinsurance	3,825 57

Aggregate liabilities (except capital stock) ..... \$723,795 20

Surplus as regards policy holders	\$910,184 25
Capital stock	600,000 00
Surplus over capital	\$310,184 25

## RECEIPTS DURING THE YEAR.

	On fire risks.
Gross amount of cash received for premiums	\$754,984 99
Deduct amount paid for reinsurance for rebate, abatement and return premiums	123,963 23

Net amount of cash actually received for premiums	\$631,971 76
Interest received on bonds and mortgages	32,063 18
Interest and dividends received on bonds and stocks, and from all other sources	41,382 73

Aggregate cash receipts ..... \$705,417 67

## DISBURSEMENTS DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses	\$374,419 35
Deduct amount actually received for salvages, \$992.42; reinsurance, \$14,366.04	15,378 46

\* Company has a deposit in the Wisconsin Marine and Fire Insurance Co. bank of \$91,715.70. This sum is not included in the company's admitted assets.

Net amount paid on losses (of which \$53,974.95 belonged to prior years).....	\$359,040 89
Cash dividends actually paid.....	30,000 00
Paid or allowed during the year for commissions and brokerage.....	124,394 70
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	67,932 69
Paid state, national and local taxes, in this and other states.....	17,440 76
All other disbursements, viz., miscellaneous.....	55,706 92
Aggregate cash disbursements.....	<u>\$654,515 96</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$107,053,808	\$1,222,169 85
Written during the year.....	61,356,226	787,296 87
Total.....	<u>\$168,410,034</u>	<u>\$1,959,466 05</u>
Deduct expirations.....	58,120,605	689,832 17
In force at the end of the year.....	<u>\$110,289,429</u>	<u>\$1,270,633 88</u>
Deduct amount reinsured.....	2,962,296	40,179 65
Net amount in force December 31, 1893.....	<u>\$107,307,133</u>	<u>\$1,229,904 23</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1898.....	One year or less.....	\$28,681,697	\$340,294 39	1-2	\$170,147 18
1891.....		15,354,591	162,795 91	1-6	27,132 64
1892.....	Three years.....	19,181,532	201,890 21	1-2	100,945 10
1893.....		18,796,232	203,206 77	5-6	169,388 95
1889.....		4,278,141	57,258 50	1-10	5,785 24
1890.....		5,141,789	65,159 02	2-10	19,547 70
1891.....	Five years.....	4,578,141	59,483 03	1-2	29,741 98
1892.....		6,407,729	78,618 58	7-10	55,033 00
1893.....		4,892,281	61,096 98	9-10	54,987 24
Totals.....		<u>\$107,307,133</u>	<u>\$1,229,904 23</u>		<u>\$682,909 61</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$10,758,258 08
Total amount of cash dividends declared since the company commenced business.....	1,071,000 00
Total amount of the company's stock owned by the directors at par value.....	288,500 00
Losses paid from organization to date.....	5,710,854 60
Dividends declared payable in stock from organization.....	174,000 00
Losses incurred during the year, fire and tornado.....	<u>\$76,242 89</u>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>
Fire risks taken.....	\$3,453,855 00
Premiums received.....	35,547 91
Losses paid.....	18,228 79
Total losses incurred during the year in the State of Michigan.....	<u>18,066 38</u>

## ORIENT INSURANCE COMPANY.

CONNECTICUT.

HOME OFFICE, No. 5 HAYNES STREET, HARTFORD.

(Incorporated June, 1867; commenced business January, 1872.)

CHAS. B. WHITING, *President.*JAMES U. TAINTOR, *Secretary.*

Attorney for Michigan, CHAS. F. PELTIER, of Detroit.

## CAPITAL.

Capital stock paid..... \$500,000

## ASSETS.

Real estate (cost value \$36,553.13).....	\$36,553 13
Loans on bond and mortgage of real estate (first liens).....	213,639 30
Interest due, \$7,571.06, and accrued, \$1,974.58, on said mortgage loans; total .....	9,545 64
Total value of mortgaged premises.....	\$680,615 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
Georgia State .....	\$25,000 00	\$28,000 00
County of Coffey, Kan. ....	10,000 00	11,200 00
County of Lyon, Iowa .....	1,000 00	900 00
County of Dickinson, Kan. ....	10,000 00	11,000 00
County of Finney, Kan. ....	10,000 00	11,000 00
County of Kidder, Dakota .....	5,000 00	5,600 00
County of Wichita, Kan. ....	4,000 00	4,240 00
City of Indianapolis, Ind. ....	20,000 00	22,000 00
City of Evansville, Ind. ....	20,000 00	20,000 00
City of New Brunswick, N. J. ....	10,000 00	10,500 00
City of Council Bluffs, Iowa .....	5,000 00	5,600 00
City of Richmond, Va. ....	24,000 00	21,200 00
City of Norfolk, Va. ....	20,000 00	21,000 00
City of Sioux Falls, Dakota .....	13,000 00	14,430 00
City of Wichita Falls, Texas .....	10,000 00	10,500 00
City of Fort Worth, Texas .....	10,000 00	10,200 00
Town of Thomaston, Conn. ....	15,000 00	15,750 00
Town of Pawtucket, R. I. ....	25,000 00	27,000 00
Medicine Lodge Township, Barber County, Kan. ....	5,000 00	5,500 00
Bethany Township, Osborne County, Kan. ....	4,000 00	4,400 00
Backeye Township, Ottawa County, Kan. ....	1,155 00	1,328 25
Oswego Township, Labette County, Kan. ....	5,000 00	5,000 00
Precinct of Stanton, Neb. ....	8,000 00	8,720 00
Precinct of Beaver, Neb. ....	5,000 00	5,450 00
Vermont Valley R. R. ....	25,000 00	28,250 00
Pittsburgh, Cleveland & Toledo R. R. Co. ....	10,000 00	11,600 00
Kansas Pacific (1st consolidated) R. R. ....	10,000 00	9,200 00
C. C., Cincinnati & Indianapolis R. R. ....	25,000 00	21,625 00
C. C., Cincinnati & Indianapolis R. R. ....	10,000 00	11,700 00
Morris & Essex (1st consolidated) R. R. ....	10,000 00	14,000 00
Chicago, Milwaukee & St. Paul R. R., I. & D. Ext. ....	20,000 00	25,400 00
Dayton & Michigan R. R. ....	25,000 00	26,875 00
Terre Haute & Logansport R. R. ....	10,000 00	11,000 00
Chicago, Burlington & Northern R. R. ....	1,500 00	1,545 00
Ohio & West Virginia R. R. ....	3,000 00	3,390 00
Columbus & Toledo R. R. ....	13,000 00	14,830 00
Cincinnati, Van Wert & Michigan R. R. ....	10,000 00	9,000 00
East Tennessee, Virginia & Georgia R. R. ....	15,000 00	12,800 00
Oxford & Clarksville R. R. ....	10,000 00	9,000 00
Detroit, Lansing & Northern R. R. ....	10,000 00	9,000 00
Louisville, Cincinnati & Lexington R. R. ....	10,000 00	10,500 00

## BONDS—

	Par value.	Market value.
Clarkeville & North Carolina R. R.	\$10,000 00	\$9,000 00
Indiana & Lake Michigan R. R.	20,000 00	20,400 00
Atchison, Topeka & Santa Fe R. R.	10,000 00	6,700 00
Atchison, Topeka & Santa Fe R. R. (2d mtg.)	10,000 00	3,100 00
Chicago, Burlington & Quincy R. R.	3,100 00	3,198 00
Chicago, Burlington & Quincy R. R.	2,000 00	2,450 00
N. Y., N. H. & H. R. R. convertible.	25,700 00	24,672 00
Norfolk & Western R. R.	10,000 00	9,000 00
New York & New England R. R.	10,000 00	10,300 00
Valley R. R.	20,000 00	18,000 00
Baltimore & O. R. R. Co., guaranteed	20,000 00	20,400 00
Cincinnati, Dayton & Ironton R. R.	10,000 00	9,800 00
Kanawha & Michigan R. R.	10,000 00	7,800 00
Chicago, Rock Island & Pacific R. R.	10,000 00	10,000 00
Atlantic Dock Co.	9,000 00	9,720 00
Mason and Tazewell District, Ill.	25,000 00	27,500 00
Rutland and Grafton District, Ill.	3,000 00	3,030 00
First Baptist Church, Nashville, Tenn.	9,000 00	9,720 00
School District No. 4, Salamanca, N. Y.	2,000 00	2,140 00
Kansas school	12,097 00	12,701 85
Kansas school	12,000 00	12,200 00
Nebraska school	14,578 11	16,038 72
Nebraska school	2,000 00	2,120 00
Dakota school	8,500 00	4,080 00
Dakota school	8,500 00	9,520 00
Minnesota school	8,500 00	9,010 00
Wyoming Territory school	3,000 00	3,420 00
Colorado school	8,000 00	8,560 00
Texas school	15,000 00	15,600 00
Washington school	10,000 00	10,800 00
Southwestern Irrigation Co.	5,000 00	5,100 00
Arizona Improvement Co.	5,000 00	5,100 00

## STOCKS—

American National Bank, Hartford	25,300 00	36,288 00
Aetna National Bank, Hartford	12,200 00	17,890 00
Charter Oak National Bank, Hartford	13,000 00	14,800 00
Farmers and Mechanics' National Bank, Hartford	10,000 00	11,800 00
Mercantile National Bank, Hartford	15,200 00	15,200 00
Phoenix National Bank, Hartford	7,400 00	9,894 00
Exchange National Bank, Hartford	9,300 00	12,435 00
City National Bank, Hartford	11,300 00	12,430 00
First National Bank, Hartford	7,100 00	7,962 00
Hartford National Bank, Hartford	100,000 00	160,000 00
Connecticut Trust and Safe Deposit Co., Hartford	10,000 00	16,500 00
Thames National Bank, Norwich	20,000 00	22,200 00
First National Bank, Norwich	8,000 00	8,400 00
Rockville National Bank, Rockville	800 00	690 00
Metropolitan National Bank, New York	7,500 00	450 00
Mechanics National Bank, New York	7,550 00	15,100 00
Holland Trust Co., New York	5,000 00	8,000 00
National German American Bank, St. Paul, Minn.	2,500 00	3,000 00
N. Y., N. H. & Hartford R. R.	64,300 00	123,458 00
Pennsylvania R. R.	10,200 00	10,200 00
N. Y. C. & H. R. R. R.	21,000 00	20,835 00
Union Pacific R. R.	5,000 00	900 00
Central Pacific R. R.	10,000 00	1,800 00
Cleveland & Pittsburgh R. R.	20,000 00	30,800 00
C. B. & Q. R. R.	22,000 00	16,720 00
Illinois Central R. R.	10,000 00	9,100 00
Chicago, Rock Island & Pacific R. R.	10,000 00	6,400 00
Northwestern Telegraph Co.	10,000 00	10,500 00

Totals (carried out at market value) ..... \$1,262,978 11    \$1,462,513 82    \$1,462,513 82

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$14,780 ..... 7,530 00  
 Cash in company's principal office, \$20,230.42; cash in bank, \$69,082.05 ..... 89,312 47  
 Interest due and accrued on stocks not included in "market value" ..... 17,843 21  
 Interest due and accrued on collateral loans ..... 289 00  
 Gross premiums in due course of collection ..... 254,047 86  
 Rents due and accrued ..... 419 65

Aggregate amount of all the assets of the company ..... \$2,091,694 08  
 Deduct special deposits in other states ..... 130,200 00

Total admitted assets ..... \$1,961,494 08

## LIABILITIES.

Amount of unpaid losses (of which \$19,094.94 are resisted).....	\$273,922 08
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$468,470 68
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year....	415,584 34
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks.....	47,587 59
Amount of reserve on all outstanding risks.....	931,622 61
Due and to become due for borrowed money.....	45,000 00
Commissions and brokerage.....	42,247 36
Aggregate.....	\$1,292,792 05
Deduct liabilities on special deposits .....	41,007 80
Net liabilities (except capital stock) .....	\$1,251,784 25
Surplus as regards policy holders.....	\$709,709 83
Capital stock.....	500,000 00
Surplus over capital.....	\$209,709 83

## RECEIPTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums.....	\$1,789,465 55	\$112,150 58
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	474,798 78	8,991 07
	\$1,314,666 77	\$103,259 46
Net amount of cash actually received for premiums.....	\$1,417,956 23	
Interest received on bonds and mortgages .....	13,837 42	
Interest and dividends received on bonds and stocks, and from all other sources .....	80,870 86	
Receipts from all other sources, viz., rents .....	643 36	
Aggregate cash receipts .....	\$1,513,307 87	

## DISBURSEMENTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses .....	\$1,124,721 67	\$84,308 31
Deduct amount actually received for salvages, \$7,771.72; reinsurance, \$100,937.31.....	102,829 34	5,879 69
	\$1,021,892 33	\$78,428 62
Net amount paid on losses (of which \$180,302.30 belonged to prior years).....	\$1,100,320 95	
Paid or allowed during the year for commissions and brokerage .....	262,009 74	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	117,509 46	
Paid state, national and local taxes, in this and other states .....	31,867 30	
Miscellaneous .....	68,826 59	
Aggregate cash disbursements .....	\$1,580,533 95	

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$139,935,572	\$1,744,713 23	\$763,114	\$28,253 14
Written during the year .....	143,466,209	1,730,620 87	8,939,709	112,252 67
Total.....	\$283,401,781	\$3,475,334 10	\$9,704,823	\$140,510 81
Deduct expirations.....	141,726,595	1,736,980 48	8,199,312	92,923 22
In force at the end of the year.....	\$140,675,186	\$1,738,353 62	\$1,505,511	\$47,587 59
Deduct amount reinsured .....	1,625,828	19,185 68	.....	.....
Net amount in force December 31, 1893.....	\$139,049,358	\$1,725,167 99	\$1,505,511	\$47,587 59

## RECAPITULATION OF FIRE AND TORNADO RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$66,872,802	\$336,941 86	1-2	\$468,470 68
1892.....	Two years.....	490,583	3,471 37	1-4	867 84
1893.....	.....	861,306	3,644 78	3-4	2,733 53
1891.....	Three years.....	14,776,343	142,238 61	1-6	23,714 77
1892.....	.....	16,431,789	177,963 81	1-2	88,976 65
1893.....	.....	16,539,721	176,836 76	5-6	146,994 30
1890.....	Four years.....	153,986	1,245 34	1-8	198 17
1891.....	.....	390,538	2,377 10	3-8	1,075 91
1892.....	.....	307,779	2,946 66	5-8	1,341 68
1893.....	.....	406,090	3,693 56	7-8	3,231 86
1890.....	Five years.....	3,262,409	41,158 21	1-10	4,115 82
1891.....	.....	3,967,549	49,329 94	3-10	14,796 96
1892.....	.....	4,840,388	59,631 24	1-2	29,315 62
1893.....	.....	5,668,631	69,588 95	7-10	48,712 26
1894.....	.....	4,149,673	53,908 78	9-10	48,513 40
Totals.....		\$139,049,358	\$1,725,167 99	.....	\$684,085 02

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$12,798,147
Total amount of cash dividends declared since the company commenced business .....	985,000
Total amount of the company's stock owned by the directors at par value .....	56,100
Total amount loaned to officers and directors .....	28,990
Losses paid from organization to date .....	7,967,351
Dividends declared payable in stock from organization .....	100,000
Losses incurred during the year, fire, marine and inland .....	1,175,284
Loaned to stockholders not officers .....	1,950

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>
Virginia.....	\$63,200 00
Georgia.....	28,000 00
Oregon.....	50,000 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>	<i>Marine and inland risks.</i>	<i>Aggregate.</i>
Fire, marine and inland risks taken .....	\$3,692,788 00	\$361,078 14	\$4,073,866 14
Premiums received .....	47,166 03	9,259 61	56,425 64
Losses paid .....	27,446 92	7,062 10	34,529 02
Total losses incurred during the year in the State of Michigan.....	39,437 55	8,075 09	47,512 64



## PACIFIC FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 151 BROADWAY, NEW YORK CITY.

(Incorporated April 26, 1851; commenced business April 29, 1851.)

FRANK T. STINSON, *President.*GEORGE JEREMIAH, *Secretary.*

Attorney for Michigan, F. O. DAVENPORT, of Detroit.

## CAPITAL.

Capital stock paid.....\$200,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$198,900 00
Interest accrued on said mortgage loans.....	1,701 75

Value of lands mortgaged.....	\$168,400 00
Buildings (insured for \$225,200.00).....	257,600 00
Total value of mortgaged premises.....	<u>\$421,000 00</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States.....	\$17,000 00	\$17,850 00	
United States.....	121,000 00	126,780 00	
New York City school.....	113,000 00	113,000 00	
New York City water.....	110,000 00	110,000 00	
New York City water.....	25,000 00	25,000 00	
Broadway & Seventh Avenue E. E. Co.....	10,000 00	10,500 00	
STOCKS—			
New York Central & Hudson River R. R.....	21,000 00	20,632 50	
Rome, Watertown & Ogdensburg R. R.....	15,000 00	16,350 00	
Totals (carried out at market value).....	<u>\$431,000 00</u>	<u>\$449,062 50</u>	449,062 50

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$2,520.00.....	1,500 00
Cash in company's principal office, \$6,151.03; cash in bank, \$18,810.02.....	24,961 05
Interest due and accrued on stocks not included in "market value".....	3,699 93
Interest due and accrued on collateral loans.....	37 50
Gross premiums in due course of collection.....	55,564 23
Due from other companies for reinsurance on losses already paid.....	807 03

Aggregate amount of all the available assets of the company.....	<u>\$736,233 99</u>
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## LIABILITIES.

Amount of unpaid losses (of which \$1,500.00 are resisted).....	\$55,372 19
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Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$137,818 78
Reinsurance reserve pro rata on fire risks running more than one year.....	<u>122,818 23</u>

Amount of reserve on all outstanding risks.....	\$260,627 00
Due and accrued for salaries, rent, advertising, or agency expenses .....	383 33
Commissions and brokerage.....	13,809 83
Return premiums .....	4,000 00
Reinsurance.....	4,029 27

Aggregate liabilities (except capital stock)..... \$338,221 62

Surplus as regards policy holders.....	\$398,012 87
Capital stock.....	200,000 00
Surplus over capital .....	<u>\$198,012 87</u>

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums.....	\$477,060 51
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	97,981 31

Net amount of cash actually received for premiums.....	\$379,069 20
Interest received on bonds and mortgages .....	9,684 00
Interest and dividends received on bonds and stocks, and from all other sources.....	15,933 30

Aggregate cash receipts..... \$404,686 50

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$281,504 90
Deduct amount actually received for salvages, \$2,848.00; reinsurance, \$27,094.55 .....	29,937 55

Net amount paid on losses (of which \$38,978.60 belonged to prior years) ..	\$251,567 44
Cash dividends actually paid.....	20,000 00
Paid or allowed during the year for commissions and brokerage .....	81,064 08
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	26,368 04
Paid state, national and local taxes, in this and other states.....	7,572 09
Interest paid on borrowed money .....	503 78
All other disbursements, viz., miscellaneous .....	23,899 95

Aggregate cash disbursements..... \$410,975 38

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$55,890,315	\$928,543 87
Written during the year .....	49,833,355	478,005 87
Totals.....	<u>\$105,723,700</u>	<u>\$981,549 54</u>
Deduct expirations.....	44,979,373	428,930 85
In force at the end of the year.....	\$60,744,327	\$542,619 19
Deduct amount reinsured .....	4,526,096	41,499 67
Net amount in force December 31, 1893.....	<u>\$56,218,231</u>	<u>\$501,119 52</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893.....	One year or less .....	\$27,921.125	\$375,627 56	1-2	\$187,818 78
1892.....	Two years.....	165,438	1,277 92	1-4	319 48
1891.....		182,928	1,341 44	3-4	1,006 08
1890.....	Three years .....	6,288,135	42,452 00	1-6	7,075 38
1889.....		8,192,057	61,880 67	1-2	30,940 88
1888.....		8,936,788	67,251 19	5-6	56,042 65
1887.....	Four years .....	67,780	929 46	1-8	116 18
1886.....		90,084	682 40	3-8	255 90
1885.....		67,500	745 52	5-8	485 95
1884.....		72,850	646 14	7-8	565 37
1883.....		774,229	8,419 87	1-10	841 98
1882.....		748,594	8,473 98	9-10	2,542 18
1881.....		785,253	7,656 32	1-2	3,828 16
1880.....	Five years .....	1,088,787*	12,780 75	7-10	8,917 81
1879.....		941,692	10,986 80	9-10	9,896 77
Totals.....		\$56,318,231	\$501,119 52		\$260,627 00

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$6,771,916 00
Total amount of cash dividends declared since the company commenced business .....	1,258,000 00
Total amount of the company's stock owned by the directors at par value .....	29,950 00
Losses paid from organization to date .....	8,531,899 00
Losses incurred during the year, fire .....	268,028 00
Loaned to stockholders not officers .....	1,800 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken .....	Fire risks.
Premiums received .....	\$1,257,638 00
Losses paid .....	14,708 66
Total losses incurred during the year in the State of Michigan .....	7,874 88
	7,187 80

## PENNSYLVANIA FIRE INSURANCE COMPANY.

## PENNSYLVANIA.

HOME OFFICE, 510 WALNUT ST., PHILADELPHIA.

(Incorporated March, 1825; commenced business April, 1825.)

R. DALE BENSON, *President.*W. GARDNER CROWELL, *Secretary.*

Attorney for Michigan, THOMAS J. REILLY, of Detroit.

## CAPITAL.

Capital stock paid ..... \$400,000 |

## ASSETS.

Real estate (cost value \$122,900.85) .....	\$134,500 00
Loans on bond and mortgage of real estate (first liens) .....	610,070 00
Interest due, \$2,217.50, and accrued, \$9,043.13, on said mortgage loans; total .....	11,260 63

Total value of mortgaged premises (buildings insured for \$548,450.00) ..... \$1,861,600 00 |

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

## BONDS—

	Par value.	Market value.
United States.....	\$45,000 00	\$50,850 00
Philadelphia city.....	40,000 00	48,920 00
Philadelphia & Erie R. R.....	75,000 00	84,750 00
Pennsylvania R. R.....	71,000 00	80,940 00
Pennsylvania R. R.....	25,000 00	32,480 00
United Companies of New Jersey.....	60,000 00	61,800 00
Easton & Amboy R. R. Co.....	50,000 00	58,000 00
Philadelphia & Reading R. R. Co.....	20,000 00	25,400 00
Philadelphia & Reading R. R. Co.....	17,500 00	21,575 00
Philadelphia & Reading R. R. Co.....	50,000 00	34,000 00
Philadelphia & Reading R. R. Co.....	6,000 00	980 00
Philadelphia & Reading Car Trust.....	40,000 00	40,000 00
Philadelphia & Reading Company Improvement.....	25,000 00	25,875 00
Philadelphia & Reading Terminal Co.....	100,000 00	102,000 00
Lehigh Valley R. R. Co.....	38,000 00	35,840 00
Lehigh Valley R. R. Co.....	50,000 00	61,500 00
Lehigh Valley R. R. Co.....	50,000 00	49,000 00
Elmira & Williamsport R. R. Co.....	25,000 00	29,250 00
West Jersey R. R. Co.....	10,000 00	11,500 00
Pennsylvania & New York Canal & R. R. Co.....	24,000 00	29,040 00
Pennsylvania & New York Canal & R. R. Co.....	75,000 00	75,000 00
Pennsylvania & New York Canal & R. R. Co.....	25,000 00	28,250 00
Chicago & Western Indiana R. R. Co.....	18,000 00	18,900 00
Chicago & Western Indiana R. R. Co.....	70,000 00	81,200 00
The Jacksonville, Louisville & St. Louis R. R. Co.....	32,000 00	16,000 00
Shamokin, Sunbury & Lewisburg R. R. Co.....	20,000 00	20,400 00
Corning, Cowanesque & Antrim R. R. Co.....	13,000 00	18,000 00
Terre Haute & Logansport R. R. Co.....	50,000 00	50,000 00
New York & Long Branch R. R.....	25,000 00	26,250 00
Northern Pacific R. R. Co.....	40,000 00	44,000 00
St. Paul & Northern Pacific R. R. Co.....	80,000 00	38,900 00
Lehigh Valley Coal Co.....	25,000 00	25,000 00
Pittsburgh, McKeesport & Youghiogheny R. R. Co.....	20,000 00	24,000 00
Pittsburgh, Youngstown & Ashtabula.....	25,000 00	25,000 00
Cleveland, Columbus, Cincinnati & Indianapolis R. R. Co.....	30,000 00	34,500 00
Grand Rapids & Indiana R. R. Co.....	21,000 00	10,500 00
New York, Lake Erie & Western R. R. Co.....	28,000 00	25,300 00
Knoxville Water Co.....	15,000 00	15,000 00
American Steamship Co. of Philadelphia.....	15,000 00	15,300 00
Lehigh Coal & Navigation Co.....	20,000 00	21,200 00
Chesapeake & Delaware Canal Co.....	10,000 00	5,000 00
Delaware Division Canal Co.....	25,000 00	25,000 00
Car Trust of New York.....	12,000 00	12,000 00
Huntingdon & Broad Top Car.....	30,000 00	30,000 00
Huntingdon & Broad Top Car.....	10,000 00	10,000 00
Huntington County, Indiana, Gravel Road.....	15,000 00	15,000 00
Harrisburg city.....	10,000 00	10,500 00
St. Louis city.....	25,000 00	29,500 00
Cincinnati city.....	38,000 00	45,600 00
Cincinnati city.....	10,000 00	12,000 00
Cincinnati city.....	5,000 00	5,150 00
City of Springfield, Illinois.....	35,000 00	36,050 00
City of Springfield, Illinois.....	10,000 00	10,400 00
City of Topeka, Kansas.....	38,792 00	38,792 00
Kansas City, Kansas.....	18,000 00	18,000 00
Newark city.....	10,000 00	10,300 00
Wabash R. R. Co.....	20,000 00	15,000 00
Pittsburgh Junction Terminal Co.....	25,000 00	25,000 00
Newburgh & New York R. R. Co.....	15,000 00	15,750 00
Northern Central R. R. Co.....	29,000 00	83,640 00
Baltimore & Ohio Equipment Association.....	20,000 00	20,000 00
Baltimore & Ohio R. R. Co.....	50,000 00	55,000 00
Baltimore Belt R. R. Co.....	50,000 00	50,000 00
West Knoxville General Improvement Co.....	20,000 00	21,000 00
Atlantic City R. R. Co.....	80,000 00	80,000 00
Camden Horse R. R. Co.....	25,000 00	25,000 00
City of St. Paul, Minn.....	20,000 00	20,000 00
City of Columbus, Ohio.....	14,000 00	14,420 00
Bellefonte Central R. R. Co.....	2,500 00	2,500 00
Evansville & Terre Haute R. R. Co.....	25,000 00	25,000 00
School District of the Borough of Sewickley, Pa.....	24,000 00	25,080 00
Allegheny Valley R. R. Co.....	10,000 00	10,800 00

## STOCKS—

Philadelphia, Wilmington & Baltimore R. R.....	100,000 00	102,000 00
Philadelphia, Wilmington & Baltimore R. R.....	15,000 00	15,000 00
Philadelphia national bank.....	20,000 00	36,000 00
Bellefonte Central R. R. Co.....	22,000 00	8,800 00
Philadelphia Bourse.....	500 00	500 00

Totals (carried out at market value) .....

\$2,250,292 00

\$2,338,262 00

\$2,338,262 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$676,644.....	\$444,300 00
Cash in company's principal office, \$1,707.28; cash in bank, \$120,694.78....	122,402 06
Interest due and accrued on collateral loans.....	2,554 31
Gross premiums in due course of collection.....	195,067 70
Rents due and accrued.....	641 66

Aggregate amount of all the assets of the company.....	\$3,859,058 36
Deduct special deposits in other states.....	50,400 00
Total admitted assets.....	<u>\$3,808,658 36</u>

## LIABILITIES.

Amount of unpaid losses (of which \$7,250.58 are resisted).....	\$211,269 59
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Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$873,239 19
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	554,985 14

Amount of reserve on all outstanding risks.....	1,228,234 33
Reclaimable by insured on perpetual policies.....	791,491 65
Commissions and brokerage.....	4,000 00

Aggregate.....	\$2,234,995 57
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Deduct liabilities on special deposits.....	34,971 00
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Net liabilities (except capital stock).....	<u>\$2,200,024 57</u>
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Surplus as regards policy holders.....	\$1,608,633 79
Capital stock.....	400,000 00
Surplus over capital.....	<u>\$1,208,633 79</u>

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums.....	<i>On fire risks.</i> \$1,995,874 27
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	408,748 48

Net amount of cash actually received for premiums.....	\$1,592,125 79
Interest received on bonds and mortgages.....	28,410 24
Interest and dividends received on bonds and stocks, and from all other sources.....	144,132 87
Receipts from all other sources, viz., rents.....	2,092 17

Aggregate cash receipts.....	<u>\$1,766,761 07</u>
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## DISBURSEMENTS DURING THE YEAR.

Net amount paid on losses.....	\$1,060,439 73
Cash dividends actually paid.....	60,000 00
Paid or allowed during the year for commissions and brokerage.....	425,292 32
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employés.....	51,300 00
Paid state, national and local taxes, in this and other states.....	31,573 97
All other disbursements, viz., miscellaneous expenses.....	43,556 49

Aggregate cash disbursements.....	<u>\$1,672,162 51</u>
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## MISCELLANEOUS.

<i>Risks and premiums.</i>		<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....		\$106,645.413	\$2,310,088 27
Written during the year.....		179,980,938	1,983,475 71
Total.....		\$376,576,346	\$4,293,513 98
Deduct expirations.....		151,089,168	1,513,329 48
In force at the end of the year.....		\$225,587,188	\$2,480,184 50
Deduct amount reinsured.....		11,248,053	119,710 88
Net amount in force December 31, 1893.....		\$214,339,130	\$2,360,473 62
<i>Perpetual risks.</i>		<i>Amount of risks.</i>	<i>Total deposits.</i>
Perpetual risks in force on the 31st of December of the preceding year.....		\$30,381,807	\$757,468 33
Perpetual risks written during the year.....		2,185,568	54,024 71
Total.....		\$32,517,365	\$811,493 04
Deduct those marked off as canceled.....		745,842	20,001 89
In force December 31, 1893.....		\$31,771,523	\$791,491 65
Losses incurred on perpetual risks during the year.....	\$5,084 71		
Losses paid on perpetual risks during the year.....	5,013 15		

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1890.....	One year or less.....	\$112,371,943	\$1,348,478 39	1-2	\$673,239 19
1892.....	Two years.....	859,830	7,119 25	1-4	1,779 51
1890.....		860,828	7,764 43	3-4	5,615 86
1891.....	Three years.....	12,328,350	140,517 64	1-6	23,419 60
1892.....		13,590,859	146,555 06	1-2	73,427 58
1893.....	Four years.....	30,215,998	232,477 25	5-6	193,781 04
1890.....		504,668	4,507 25	1-8	563 42
1891.....	Five years.....	707,470	7,900 30	8-8	2,962 61
1892.....		879,800	9,004 77	5-8	5,637 98
1893.....	Six years.....	562,897	6,283 13	7-8	5,504 49
1890.....		6,120,715	69,355 66	1-10	6,935 56
1891.....	Seven years.....	7,325,024	82,683 52	3-10	24,805 06
1892.....		7,662,982	81,965 92	1-2	40,962 98
1893.....	Eight years.....	8,005,146	85,513 93	7-10	59,563 25
1887-1893.....		9,941,430	104,969 21	9-10	94,463 29
1886-1893.....	Ten years.....	587,100	5,647 28		2,966 65
		1,412,860	18,415 55		12,106 06
Totals.....		\$214,339,130	\$2,360,473 62		\$1,226,234 33

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$34,412,023
Total amount of cash dividends declared since the company commenced business.....	2,649,000
Total amount of the company's stock owned by the directors at par value.....	55,300
Losses paid from organization to date.....	14,229,725
Losses incurred during the year, fire.....	1,080,000
Loaned to stockholders not officers.....	22,800

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Georgia.....	\$28,000 00	\$34,535 00
Virginia.....	22,400 00	10,416 00
Totals.....	\$50,400 00	\$34,971 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	<i>Fire risks.</i> \$2,293,645 00
Premiums received.....	59,668 29
Losses paid.....	22,962 30
Total losses incurred during the year in the State of Michigan.....	<u>25,463 25</u>

## PHENIX INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 16 COURT ST., BROOKLYN.

(Incorporated September 10, 1858; commenced business September 10, 1858).

-GEO. P. SHELDON, *President*.CHARLES C. LITTLE, *Secretary*.

Attorney for Michigan, IRA WORCESTER, of Detroit.

## CAPITAL.

Capital stock paid ..... \$1,000,000

## ASSETS.

Real estate (cost value \$248,996.84) .....	\$399,000 00
Loans on bond and mortgage of real estate (first liens).....	130,700 00
Interest accrued on said mortgage loans.....	2,152 81
Value of lands mortgaged.....	\$97,400 00
Buildings (insured for \$151,300).....	185,000 00
Total value of mortgaged premises.....	<u>\$282,400 00</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

## BONDS—

	<i>Par value.</i>	<i>Market value.</i>
United States.....	\$475,000 00	\$548,875 00
United States Currency.....	40,000 00	46,000 00
Naaman Gas Light Co., Brooklyn, certificates.....	17,000 00	17,255 00
People's Gas Light Co., Brooklyn.....	10,000 00	10,100 00
Ohio Southern R. R. Co.....	15,000 00	15,750 00
New York Elevated R. R. Co.....	50,000 00	57,500 00
Broadway & Seventh Avenue R. R. Co.....	15,000 00	15,750 00
New York, Brooklyn & Manhattan Beach R. R. Co.....	50,000 00	50,500 00
Kings County Elevated R'y Co.....	50,000 00	47,500 00
Toledo & Ohio Central R. R. Co.....	25,000 00	27,500 00
Chesapeake & Ohio R'y Co.....	25,000 00	25,750 00
Michigan Central R. R. Co.....	25,000 00	25,000 00
Atchafson, Topaka & Santa Fe R. R. Co., guarantee fund, 6% notes.....	50,000 00	50,000 00
Louisville, St. Louis & Texas R'y Co.....	5,000 00	3,250 00
Louisville & Nashville R. R. Co.....	25,000 00	25,250 00
Norfolk & Western R. R. Co.....	25,000 00	23,750 00
Calvary Cemetery, Greenpoint & Brooklyn R. R. Co.....	37,000 00	41,440 00
Northern Pacific Terminal Co.....	25,000 00	25,250 00

## BONDS—

	Par value.	Market value.
Metropolitan West Side Elevated R'y of Chicago .....	\$15,000 00	\$13,875 00
Missoula county, M. T. ....	12,000 00	13,200 00
U. S. Illuminating Co. ....	25,000 00	25,500 00
Lake Gas Co., of Chicago .....	50,000 00	51,000 00
Lehigh & Wilkes Barre Coal Co. ....	25,000 00	27,500 00
New York, New Haven & Hartford R. R. Co. ....	95,000 00	78,000 00
United States Leather Co. ....	100,000 00	105,000 00
Board of Trade, Chicago .....	2,700 00	2,700 00
Underwriters' Protective Association of Newark .....	1,000 00	1,000 00

## STOCKS—

New York City .....	768,000 00	\$97,720 00
East Broadway and Battery R. R. Co. ....	5,000 00	7,000 00
New York & Harlem R. R. Co. ....	56,250 00	146,250 00
New York, New Haven & Hartford R. R. Co. ....	150,000 00	\$97,500 00
Morris & Essex R. R. Co. ....	80,480 00	125,502 00
Beach Creek R. R. Co. ....	100,000 00	93,000 00
Delaware & Hudson Canal Co. ....	50,000 00	67,500 00
Pittsburgh, McKeesport, Youghiogheny R. R. Co. ....	100,000 00	125,000 00
American Sugar Refining Co. ....	100,000 00	90,000 00
Ohio Southern R. R. Co. "Car Trusts," .....	70,000 00	70,000 00
American Exchange national bank, New York .....	30,000 00	30,000 00
National Shoe and Leather bank, New York .....	10,000 00	13,000 00
St. Nicholas bank, New York .....	30,000 00	18,000 00
National bank of the Republic, New York .....	38,600 00	65,630 00
National bank of Commerce, New York .....	8,700 00	16,965 00
Fourth national bank, New York .....	20,000 00	41,000 00
Mercantile national bank, New York .....	10,000 00	23,000 00
National Park Bank, New York .....	25,300 00	77,165 00
Chatham national bank, New York .....	30,000 00	118,500 00
Mechanics' bank .....	20,400 00	55,030 00
National bank .....	20,450 00	89,980 00
National bank .....	18,500 00	43,875 00
Williamsburgh Gas Light Co. ....	35,750 00	53,625 00
Western Union Telegraph Co. ....	11,000 00	9,460 00
Bond & Mortgage Guarantee Co. ....	10,000 00	11,000 00
Underwriters Salvage Co. ....	1,000 00	1,000 00

Totals (carried out at market value) ..... \$3,068,100 00 \$3,873,937 00 \$3,873,937 00

Cash in company's principal office, \$784.46; cash in bank, \$495,971.76 ..... 496,756 22  
Interest due and accrued on stocks not included in "market value" ..... 9,724 15  
Gross premiums in due course of collection ..... 987,784 71  
Rents due and accrued ..... 3,908 38

Aggregate amount of all the assets of the company ..... \$5,903,963 27  
Deduct special deposits in other states ..... 200,375 00

Total admitted assets ..... \$5,703,588 27

## LIABILITIES.

Amount of unpaid losses (of which \$55,441 are resisted) ..... \$300,842 90

Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy ..... \$1,706,114 51  
Reinsurance reserve *pro rata* on fire risks running more than one year ..... 2,527,420 13

Amount of reserve on all outstanding risks ..... 4,233,534 64  
Due and accrued for salaries, rent, advertising, or agency expenses ..... 224 25  
Commissions and brokerage ..... 135,243 29  
Return premiums ..... 71,269 39  
Reinsurance ..... 1,412 06

Aggregate ..... \$4,742,526 53

Deduct liabilities on special deposits ..... 157,584 96

Net liabilities (except capital stock) ..... \$4,584,941 57

Surplus as regards policy holders ..... \$1,118,646 70  
Capital stock ..... 1,000,000 00  
Surplus over capital ..... \$118,646 70



## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums.....	\$5,621,406 02
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	893,337 31
Net amount of cash actually received for premiums.....	\$4,728,070 71
Interest received on bonds and mortgages.....	8,599 72
Interest and dividends received on bonds and stocks, and from all other sources.....	156,263 31
Receipts from all other sources, viz., rents.....	14,537 28
Aggregate cash receipts.....	<u>\$4,907,471 02</u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$3,089,067 82
Deduct amount actually received for salvages, \$19,680.11; reinsurance, \$78,575.13.....	96,255 24
Net amount paid on losses (of which \$262,476.51 belonged to prior years).....	\$2,990,812 58
Cash dividends actually paid.....	100,000 00
Paid or allowed during the year for commissions and brokerage.....	913,905 21
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	304,837 14
Paid state, national and local taxes, in this and other states.....	87,778 53
All other disbursements, viz., miscellaneous.....	411,421 70
Aggregate cash disbursements.....	<u>\$4,808,755 16</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$590,723,017	\$7,438,445 46
Written during the year.....	529,648,640	5,739,702 66
Total.....	\$1,120,365,657	\$13,178,148 12
Deduct expirations.....	434,237,594	4,728,061 29
In force at the end of the year.....	\$686,078,063	\$8,450,086 83
Deduct amount reinsured.....	14,500,403	146,570 97
Net amount in force December 31, 1893.....	<u>\$671,577,660</u>	<u>\$8,303,515 86</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1898.....	One year or less.....	\$291,133,523	\$3,412,229 02	1-2	\$1,708,114 51
1897.....	Two years.....	2,020,181	16,968 27	1-4	4,242 07
1896.....	Two years.....	1,879,887	17,064 08	3-4	12,813 06
1895.....	Two years.....	54,778,918	484,764 52	1-6	80,794 09
1894.....	Three years.....	68,869,514	588,229 93	1-2	291,614 97
1893.....	Three years.....	67,244,090	681,686 59	5-6	526,405 50
1890.....	Four years.....	1,388,302	16,197 30	1-8	2,024 66
1891.....	Four years.....	1,437,128	15,114 98	3-8	5,668 11
1892.....	Four years.....	1,755,966	18,725 67	5-8	11,708 55
1893.....	Four years.....	1,590,154	16,096 66	7-8	14,063 70
1890.....	Five years.....	26,153,673	549,242 76	1-10	54,924 27
1890.....	Five years.....	38,986,940	570,408 20	3-10	171,130 66
1891.....	Five years.....	41,758,281	676,706 61	1-2	323,353 30
1892.....	Five years.....	46,696,071	759,446 41	7-10	531,612 48
1893.....	Five years.....	35,896,032	585,621 91	9-10	482,069 71
Totals.....		<u>\$671,577,660</u>	<u>\$8,308,515 86</u>		<u>\$4,233,534 64</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$91,018,756
Total amount of cash dividends declared since the company commenced business.....	3,574,000
Total amount of the company's stock owned by the directors at par value.....	173,050
Losses paid from organization to date.....	47,411,407
Fire losses incurred during the year.....	2,982,815

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy holders therein:

<i>Name state and countries.</i>	<i>Par value of deposit.</i>	<i>Liabilities.</i>
Virginia.....	\$57,250 00	\$35,499 20
Georgia.....	25,625 00	49,730 08
Canada.....	114,500 00	72,855 73

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>
Fire risks taken.....	\$6,989,100 00
Premiums received.....	105,299 90
Losses paid.....	71,622 29
Total losses incurred during the year in the State of Michigan.....	73,043 30

## PHOENIX INSURANCE COMPANY.

## CONNECTICUT.

HOME OFFICE, No. 64 PEARL ST., HARTFORD.

(Incorporated May, 1854; commenced business June, 1854.)

D. W. C. SKILTON, *President.*

GEO. H. BURDICK, *Secretary.*

Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.

## CAPITAL.

Capital stock paid ..... \$2,000,000

## ASSETS.

Real estate (cost value \$377,373.71).....	\$373,157 48
Loans on bond and mortgage of real estate (first liens).....	368,150 92
Interest due, \$40,350.50, and accrued, \$8,427.44, on said mortgage loans; total.....	48,777 94
Value of lands mortgaged.....	\$578,590 00
Buildings (insured for \$107,075).....	214,900 00
Total value of mortgaged premises.....	\$788,490 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
Georgia State, registered	\$25,000 00	\$27,500 00
Atlantic Dock Co.	75,000 00	81,000 00
Ashland, Oregon, water	50,000 00	54,500 00
Brantford, Canada, City	25,000 00	28,250 00
Guelph, Canada, City	24,000 00	27,600 00
Victoria, Canada (B. C.)	20,000 00	22,400 00
Town of St. Henry, P. Q.	75,000 00	78,987 50
Province of New Brunswick	5,000 00	5,100 00
Columbus, O., improvement	19,000 00	20,140 00
Fosteria, O., water	25,000 00	26,250 00
Leavenworth City and Ft. Leavenworth water	25,000 00	27,500 00
Hannibal School, Mo.	32,000 00	34,240 00
Council Bluffs, Ia., improvement	3,500 00	3,710 00
Northwestern Telegraph Co.	25,000 00	27,500 00
Namkang Street Railway Co., 1st mtg.	25,000 00	25,000 00
Superior, Wis., improvement	25,000 00	26,250 00
Urbana, O., Gas	25,000 00	27,250 00
Canadian Pacific Land Grant R. R., 1st mtg.	44,000 00	48,400 00
Cedar Rapids, Iowa Falls & N. W. R'y (gtd.)	50,000 00	47,500 00
Chicago & Northwestern R'y Sinking Fund	50,000 00	57,500 00
Chicago & Western Indiana R. R.	57,000 00	60,420 00
Chicago & Western Indiana R. R., gen. mtg.	100,000 00	118,000 00
Columbus & Western R. R., 1st mtg. (gtd.)	100,000 00	106,000 00
Chicago, Burlington & Quincy R. R., convertible	10,000 00	10,200 00
Erie R'y, 1st mtg. consols.	50,000 00	67,500 00
Minneapolis Union R'y Co. (gtd.)	50,000 00	57,500 00
New York, Lackawanna & Western R. R. (gtd.)	50,000 00	66,000 00
New York & New England R. R.	57,000 00	65,550 00
N. Y., N. H. & H. R. R. debentures (50% paid)	30,000 00	48,000 00
Terre Haute & Logansport R. R. (ext'd gtd.)	50,000 00	56,500 00
Terre Haute & Peoria, 1st mtg.	25,000 00	26,750 00
Texas & New Orleans, 1st mtg.	54,000 00	60,480 00
STOCKS—		
Aetna National Bank, Hartford	30,000 00	39,000 00
American National Bank, Hartford	50,000 00	70,000 00
Atlantic Trust Co., New York	5,000 00	12,750 00
Central Trust Co., New York	12,500 00	131,250 00
Charter Oak National Bank, Hartford	16,200 00	16,696 00
City Bank, Hartford	16,000 00	16,640 00
Connecticut River Bank, Hartford	5,000 00	5,000 00
Farmers and Mechanics' National Bank, Hartford	30,000 00	33,000 00
First National Bank, Wallingford	17,500 00	19,250 00
Franklin Trust Co., New York	40,000 00	104,000 00
Hartford National Bank, Hartford	108,000 00	164,800 00
Hartford Trust Co., Hartford	40,000 00	54,000 00
Home National Bank, Meriden	10,000 00	12,000 00
Imperial Bank, Toronto, Ont.	18,300 00	28,940 00
Metropolitan National Bank, Cincinnati	11,250 00	500 00
Mercants' Exchange National Bank, New York	5,400 00	6,750 00
Mercantile National Bank, Hartford	60,000 00	72,000 00
National Shoe and Leather Bank, New York	20,000 00	23,000 00
National Exchange Bank, Hartford	17,000 00	20,400 00
National German American Bank, St. Paul	12,500 00	15,625 00
New Britain National Bank, New Britain	20,000 00	32,000 00
Phoenix National Bank, Hartford	76,000 00	96,000 00
State Bank, Hartford	20,000 00	20,600 00
Waterbury National Bank, Waterbury	23,000 00	44,000 00
Bald Eagle Valley R. R. Co.	25,000 00	50,000 00
Chicago & Alton R. R. Co. (common)	30,000 00	42,000 00
Cleveland & Pittsburgh R. R. Co.	25,000 00	37,500 00
Fort Wayne & Jackson R. R. Co. (preferred)	50,000 00	67,500 00
Hartford & Conn. Western R. R. Co.	12,000 00	3,000 00
Illinois Central R. R. Co.	100,000 00	90,000 00
Morris & Essex R. R. Co.	50,000 00	77,000 00
N. Y., N. H. & Hartford R. R. Co.	150,000 00	292,500 00
New York & Harlem R. R. Co.	12,500 00	32,500 00
New York Central & Hudson River R. R. Co.	50,000 00	50,000 00
Peoria & Bureau Valley R. R. Co.	50,000 00	35,000 00
Pittsburgh, McKeesport & Y. R. R. Co.	25,000 00	31,250 00
Rensselaer & Saratoga R. R. Co.	50,000 00	92,000 00
Sharon H. R. of Pennsylvania	25,000 00	28,500 00
Holyoke Water Power Co.	132,000 00	231,000 00
Northwestern Telegraph Co.	75,000 00	78,750 00
West End Street R'y Co., Boston	30,000 00	21,200 00
Totals (carried out at market value)	\$2,384,650 00	\$3,768,318 50

\$3,768,318 50

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$94,100.00 .....	\$58,382 50
Cash in company's principal office, \$25,466.71; cash in bank, \$244,033.73 ..	269,500 44
Interest due and accrued on collateral loans .....	1,514 09
Net premiums in due course of collection .....	533,247 55
Rents due and accrued .....	8,744 09
Aggregate amount of all the assets of the company .....	\$5,429,793 51
Deduct special deposits in other states .....	292,687 50
Total admitted assets .....	\$5,137,106 01

## LIABILITIES.

Amount of unpaid losses (of which \$26,445.00 are resisted) .....	\$533,503 73
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$898,991 89
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	1,284,101 96
Amount of reserve on all outstanding risks .....	2,183,093 85
Aggregate .....	\$2,716,597 58
Deduct liabilities on special deposits .....	208,069 99
Net liabilities (except capital stock) .....	\$2,508,537 59
Surplus as regards policy holders .....	\$2,628,568 42
Capital stock .....	2,000,000 00
Surplus over capital .....	\$628,568 42

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums .....	\$3,828,154 38	<i>On fire and tornado risks.</i>
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	521,914 28	
Net amount of cash actually received for premiums .....	\$3,306,240 05	
Interest received on bonds and mortgages .....	22,684 08	
Interest and dividends received on bonds and stocks, and from all other sources .....	266,621 40	
Receipts from all other sources, rents .....	7,919 51	
Aggregate cash receipts .....	\$3,603,465 04	

## DISBURSEMENTS DURING THE YEAR.

Gross amount actually paid for losses .....	\$2,317,054 78	<i>On fire and tornado risks.</i>
Deduct amount actually received for salvages, \$11,885.21; reinsurance, \$29,282.24 .....	41,147 45	
Net amount paid on losses (of which \$530,146.78 belonged to prior years) ..	\$2,275,907 31	
Cash dividends actually paid .....	280,000 00	
Paid or allowed during the year for commissions and brokerage .....	560,570 20	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....	158,455 15	
Paid state, national and local taxes in this and other states .....	70,578 11	
All other disbursements, viz., general expenses .....	373,606 35	
Aggregate cash disbursements .....	\$3,719,117 12	

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire and tornado risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$346,399 217	\$4,047,981 56
Written during the year .....	389,838,801	8,828,154 83
Total .....	\$685,787,518	\$7,876,135 89
Deduct expirations.....	336,768,060	8,681,765 78
Net amount in force December 31, 1893.....	\$394,019,438	\$4,194,370 11

## RECAPITULATION OF FIRE AND TORNADO RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1892.....	One year or less.....	\$134,144,681	\$1,797,938 78	1-2	\$596,991 89
1892.....	Two years.....	2,970,426	29,885 78	1-4	7,471 45
1893.....		1,738,673	15,801 87	3-4	11,851 08
1891.....	Three years.....	35,431,188	368,858 61	1-6	61,476 44
1892.....		43,107,829	457,525 23	1-3	228,762 61
1893.....	Four years.....	48,083,551	509,621 15	5-6	424,684 29
1890.....		674,590	7,460 53	1-8	932 57
1891.....	Five years.....	786,961	7,998 49	3-8	2,999 43
1892.....		1,350,897	14,679 82	5-8	9,174 89
1893.....	Six years.....	1,087,618	11,155 22	7-8	8,760 52
1890.....		12,647,063	158,353 87	1-10	15,838 89
1891.....	Seven years.....	14,597,806	176,996 96	3-10	53,099 69
1892.....		15,028,942	179,371 07	1-2	89,635 54
1893.....	Eight years.....	18,632,857	280,064 06	7-10	161,058 84
1890.....		18,737,562	280,562 19	9-10	207,506 97
Totals.....		\$349,019,438	\$4,194,370 11		\$2,188,093 85

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$55,325,150 03
Total amount of cash dividends declared since the company commenced business .....	6,125,000 00
Total amount of the company's stock owned by the directors at par value .....	80,400 00
Total amount loaned to officers and directors .....	87,200 00
Losses paid from organization to date .....	38,422,651 83
Losses incurred during the year, fire and tornado .....	2,294,082 00
Loaned to stockholders not officers .....	85,130 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Oregon.....	\$54,500 00	\$21,908 98
Georgia.....	27,500 00	35,096 85
Canada.....	210,687 50	151,064 71
Totals.....	\$292,687 50	\$208,069 99

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken .....	\$5,209,070 00
Premiums received .....	108,360 58
Losses paid .....	53,593 70
Total losses incurred during the year in the State of Michigan.....	58,281 12

## PROVIDENCE WASHINGTON INSURANCE COMPANY.

RHODE ISLAND.

HOME OFFICE, PROVIDENCE.

(Incorporated 1799; commenced business, 1799.)

J. H. DeWOLF, *President.*E. L. WATSON, *Secretary.*

Attorney for Michigan, FRANK H. WHITNEY, of Detroit.

## CAPITAL.

Capital stock paid.....\$400,000

## ASSETS.

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—		Par value.	Market value.
Boston & Providence R. R. Co.	.....	\$125,000 00	\$127,500 00
Baltimore & Ohio R. R. Co.	.....	25,000 00	28,125 00
Bath Gas and Electric Light Co.	.....	4,000 00	3,500 00
Rensselaer & Saratoga R. R.	.....	12,000 00	17,220 00
Lehigh Valley R. R. Co.	.....	50,000 00	50,000 00
Morris & Essex R. R. Co.	.....	25,000 00	34,625 00
STOCKS—			
National Bank of Commerce, New York	.....	30,000 00	54,000 00
National Park Bank, New York	.....	11,000 00	38,000 00
New York Mutual Gas Light Co., New York	.....	10,000 00	15,000 00
American National Bank, Providence	.....	25,000 00	22,500 00
Blackstone Canal National Bank, Providence	.....	25,000 00	23,000 00
Commercial National Bank, Providence	.....	21,200 00	19,504 00
Manufacturers' National Bank, Providence	.....	30,000 00	41,100 00
Merchants' National Bank, Providence	.....	25,000 00	32,500 00
Mechanics' National Bank, Providence	.....	20,000 00	21,200 00
National Bank of Commerce, Providence	.....	25,000 00	27,500 00
National Bank of North America, Providence	.....	15,000 00	13,800 00
National Eagle Bank	.....	15,000 00	16,500 00
Weybosset National Bank	.....	10,000 00	10,400 00
Providence Gas Co.	.....	25,000 00	40,000 00
Bath Gas and Electric Light Co., Bath, Me.	.....	2,000 00	500 00
Chicago & Alton R. R. Co.	.....	50,000 00	70,000 00
What Cheer Corporation (real estate) Company's Office	.....	200,000 00	200,000 00
Totals (carried out at market value).....		\$780,200 00	\$903,774 00
Cash in company's principal office, \$3,381.70; cash in bank, \$56,651.29			60,032 99
Gross premiums in due course of collection			180,239 23
Bills receivable <i>not matured</i> , taken for fire, marine or inland risks			70,755 97
Due from other companies for reinsurance on losses already paid			2,500 00
Aggregate amount of all the available assets of the company			\$1,217,302 19
LIABILITIES.			
Amount of unpaid losses (of which \$9,797.97 are resisted)			\$133,565 20
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy		\$273,543 06	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year		239,611 91	
Reinsurance reserve at 100 per cent on all unexpired marine and inland navigation risks		184,162 08	

Amount of reserve on all outstanding risks.....	\$692,322 05
Commissions and brokerage .....	32,055 92
Reinsurance.....	2,411 89
<b>Aggregate liabilities (except capital stock) .....</b>	<b>\$860,355 06</b>
Surplus as regards policy holders.....	\$356,947 13
Capital stock.....	400,000 00
Impairment of capital.....	—\$43,052 87

## RECEIPTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums .....	\$1,268,984 03	\$496,700 06
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	709,729 72	126,021 78
	<u>\$559,204 31</u>	<u>\$370,678 28</u>
<b>Net amount of cash actually received for premiums .....</b>	<b>\$929,882 59</b>	
Interest and dividends received on bonds and stocks, and from all other sources .....		41,284 37
Bills and notes received during the year for premiums remaining unpaid..	\$73,636 76	
<b>Aggregate cash receipts.....</b>	<b>\$971,166 96</b>	

## DISBURSEMENTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses.....	\$728,809 37	\$418,887 87
Deduct amount actually received for salvages, \$3,541.65; reinsurance, \$296,943.31.....	196,313 84	101,167 12
	<u>\$530,491 08</u>	<u>\$317,670 45</u>
<b>Net amount paid on losses (of which \$181,378.42 belonged to prior years) .....</b>	<b>\$848,161 48</b>	
Paid or allowed during the year for commissions and brokerage.....		158,653 11
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....		80,886 34
Paid state, national and local taxes, in this and other states .....		24,314 34
All other disbursements, viz., miscellaneous .....		51,010 93
<b>Aggregate cash disbursements .....</b>	<b>\$1,163,026 20</b>	

## MISCELLANEOUS.

Risks and premiums.	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1892 .....	\$133,112,353	\$1,464,173 84	\$7,893,124	\$255,972 88
Written during the year .....	124,896,190	1,346,615 11	96,367,467	514,162 30
<b>Total.....</b>	<b>\$258,008,543</b>	<b>\$3,710,788 96</b>	<b>\$104,260,591</b>	<b>\$770,135 18</b>
Deduct expirations .....	115,820,888	1,204,865 66	97,157,925	538,742 64
<b>In force at the end of the year .....</b>	<b>\$141,187,655</b>	<b>\$1,505,923 30</b>	<b>\$7,042,666</b>	<b>\$236,392 54</b>
Deduct amount reinsured.....	51,104,542	563,307 80	2,118,870	52,230 46
<b>Net amount in force December 31, 1893 .....</b>	<b>\$90,083,113</b>	<b>\$942,615 50</b>	<b>\$4,923,796</b>	<b>\$184,162 08</b>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1898.....	One year or less.....	\$53,689,070	\$567,096 12	1-2	\$273,543 06
1892.....	Two years.....	904,298	5,463 78	1-4	1,365 94
1898.....		884,846	3,192 47	3-4	2,394 85
1891.....	Three Years.....	4,478,860	50,805 70	1-6	8,184 29
1892.....		4,916,750	52,781 36	1-2	26,390 68
1898.....	Four years.....	10,091,578	109,039 79	5-6	90,866 48
1890.....		86,112	722 94	1-8	90 87
1891.....	Five years.....	61,141	586 31	3-8	219 87
1892.....		571,354	5,087 00	5-8	3,148 10
1898.....	Six years.....	226,082	1,628 06	7-8	1,424 55
1890.....		1,837,408	20,810 98	1-10	2,061 10
1891.....	Seven years.....	2,067,388	22,786 50	3-10	6,520 95
1892.....		2,471,692	24,859 61	1-2	12,179 50
1898.....	Eight years.....	2,941,824	31,319 63	7-10	21,922 74
1890.....		5,326,409	58,185 21	9-10	52,321 69
Totals.....		\$90,053,512	\$948,215 49		\$508,159 97

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$22,654,578 00
Total amount of cash dividends declared since the company commenced business.....	2,032,563 00
Total amount of the company's stock owned by the directors at par value.....	35,500 00
Losses paid from organization to date.....	18,367,281 00
Losses incurred during the year, fire, marine and inland.....	847,665 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	Fire risks.
Premiums received.....	\$1,899,761 00
Losses paid.....	23,299 45
Total losses incurred during the year in the State of Michigan.....	9,563 46
	11,563 64

## QUEEN INSURANCE COMPANY OF AMERICA.

NEW YORK.

HOME OFFICE, 49 CEDAR ST., NEW YORK.

(Incorporated September 11, 1891; commenced business September 11, 1891.)

JAS. A. MACDONALD, *President.*GEO. W. BURCHELL, *Secretary.*

Attorney for Michigan, JEREMIAH S. VERNOR, of Detroit.

## CAPITAL.

Capital stock paid .....\$500,000



## ASSETS.

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States .....	\$370,000 00	\$419,967 58	
District of Columbia .....	270,000 00	304,777 58	
New York City Consolidated Dock .....	100,000 00	101,000 00	
New York City additional water stock .....	100,000 00	100,500 00	
United States .....	90,000 00	103,015 83	
N. Y., Lack. & Western .....	100,000 00	129,000 00	
N. Y., Lack. & Western .....	100,000 00	110,000 00	
Chicago & South Western .....	10,000 00	10,741 73	
North Wisconsin .....	80,000 00	86,781 18	
Chicago, Burlington & Quincy .....	25,000 00	29,240 82	
Chicago, Burlington & Quincy, Iowa Div. ....	15,000 00	13,750 00	
Chicago, Rock Island & Pacific .....	5,000 00	5,873 66	
Chicago, Rock Island & Pacific .....	80,900 00	29,500 00	
Fremont, Elkhorn & Mo. ....	10,000 00	11,912 70	
Chicago, Mil. & St. Paul, Dubuque Div. ....	10,000 00	10,985 02	
Chicago, Mil. & St. Paul, Chicago & Pac. W. Div. ....	18,000 00	18,744 81	
Chicago, Mil. & St. Paul, Wis. & Minn. Div. ....	38,000 00	83,110 00	
Chicago, Mil. & St. Paul, Hastings & Dakota Div. ....	15,000 00	17,327 83	
Chicago, Mil. & St. Paul, Chicago & Mo. Div. ....	30,000 00	28,900 00	
Chicago & Northwestern Sinking Fund .....	50,000 00	52,289 15	
Baltimore & Ohio .....	10,000 00	10,364 94	
Pennsylvania Co. ....	50,000 00	50,985 04	
Morris & Essex .....	110,000 00	148,500 00	
Michigan Central .....	30,000 00	21,891 62	
Michigan Central .....	28,000 00	24,079 83	
Central R. R. of New Jersey .....	80,000 00	88,800 00	
Lake Shore & Michigan Southern .....	40,000 00	46,838 04	
Canada Southern .....	25,000 00	26,044 74	
Chicago, St. Paul, Minn. & Omaha .....	25,000 00	28,928 04	
Albany & Susquehanna .....	25,000 00	29,446 84	
Detroit & Bay City .....	20,000 00	24,199 48	
Northern Pacific .....	44,000 00	49,385 64	
Louisville & Nashville .....	15,000 00	16,044 16	
Evansville & Indianapolis .....	25,000 00	25,784 81	
Ohio & Miss. Equipment Trust .....	6,000 00	6,615 00	
Consolidated Gas Co. of New York .....	20,000 00	20,459 05	
STOCKS—			
New Zealand .....	49,000 00	49,000 00	
Quebec Loan .....	24,500 00	24,500 00	
Manitoba Debentures .....	29,400 00	29,400 00	
Halifax, N. S. ....	60,000 00	66,000 00	
New York & Harlem R. R. Co. ....	7,500 00	19,076 20	
United New Jersey R. R. & Canal Co. ....	29,500 00	65,769 35	
N. Y., Lack. & Western R. R. Co. ....	101,700 00	112,098 83	
Home, Watertown & Ogdensburg R. R. Co. ....	95,000 00	106,135 00	
Pittsburgh, Fort Wayne & Chicago R. R. Co. ....	86,000 00	55,618 80	
Morris & Essex R. R. Co. ....	70,000 00	107,800 00	
Rensselaer & Saratoga R. R. Co. ....	25,000 00	42,437 50	
Farmers' Loan & Trust Co. stock .....	10,000 00	71,600 00	
Totals (carried out at market value) .....	\$2,486,600 00	\$3,993,831 97	\$2,933,831 97
Cash in company's principal office, \$10,914.52; cash in bank, \$322,806.82 ..			333,721 34
Interest due and accrued on stocks not included in "market value" .....			40,904 60
Interest due and accrued on bank balances .....			716 55
Gross premiums in due course of collection .....			334,047 85
Bills receivable <i>not matured</i> , taken for fire risks .....			2,103 52
Due from other companies for reinsurance on losses already paid .....			611 78
Aggregate amount of all the assets of the company .....			\$3,645,937 61
Deduct special deposits in other states .....			420,900 00
Total admitted assets .....			\$3,225,037 61

## LIABILITIES.

Amount of unpaid losses (of which \$14,092.74 are resisted).....	\$303,000	48
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$826,915	84
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	865,988	45
Amount of reserve on all outstanding risks.....	1,692,904	79
Due and accrued for salaries, rent, advertising, or agency expenses.....	7,059	22
Commissions and brokerage.....	60,011	89
Return premiums.....	44,128	10
Reinsurance.....	5,605	83
Miscellaneous.....	3,448	28
Aggregate.....	\$2,116,158	59
Deduct liabilities on special deposits.....	264,913	46
Net liabilities (except capital stock).....	\$1,851,245	13
Surplus as regards policy holders.....	\$1,378,792	48
Capital stock.....	500,000	00
Surplus over capital.....	\$878,792	48

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums.....	\$2,789,888	74
Deduct amount paid for reinsurance, for rebate, abatement and return premiums.....	615,559	47
Net amount of cash actually received for premiums.....	\$2,173,329	27
Interest and dividends received on bonds and stocks, and from all other sources.....	115,948	03
Aggregate cash receipts.....	\$2,289,277	30

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses.....	\$1,691,899	15
Deduct amount actually received for salvages, \$13,555.09; reinsurance, \$228,718.99.....	242,374	06
Net amount paid on losses (of which \$220,721.17 belonged to prior years).....	\$1,449,625	07
Paid or allowed during the year for commissions and brokerage.....	345,917	88
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	172,671	89
Paid state, national and local taxes, in this and other states.....	36,615	64
All other disbursements, viz., general expenses.....	158,227	68
Aggregate cash disbursements.....	\$2,163,058	16

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$288,971,283	\$2,321,751
Written during the year.....	235,406,881	2,788,768
Total.....	\$524,380,164	\$5,108,519
Deduct expirations.....	228,486,049	2,686,523
In force at the end of the year.....	\$295,894,075	\$2,419,996
Deduct amount reinsured.....	19,150,683	127,864
Net amount in force December 31, 1893.....	\$282,740,392	\$2,292,631

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893.....	One year or less.....	\$126,364.527	\$1,658,581 72	1-2	\$826,915 84
1892.....	Two years.....	1,210,942	7,969 23	1-4	1,982 80
1893.....		1,052,065	9,086 51	2-4	6,777 89
1891.....	Three years.....	27,702,678	276,501 45	1-6	46,088 57
1892.....		32,067,966	313,041 57	1-2	156,520 79
1890.....	Four years.....	36,130,500	360,193 08	5-6	800,180 86
1891.....		783,018	6,918 90	1-8	864 85
1892.....	Five years.....	928,314	8,144 81	3-8	3,054 80
1893.....		874,083	7,989 69	5-8	4,962 80
1890.....	Six years.....	990,070	9,199 38	7-8	8,049 46
1891.....		8,569,346	102,922 81	1-10	10,892 28
1892.....	Seven years.....	10,550,207	122,633 60	3-10	86,790 07
1893.....		11,806,187	132,118 80	1-2	66,056 65
1890.....	Eight years.....	11,968,901	144,799 44	7-10	101,369 61
1891.....		11,554,449	134,566 99	9-10	121,110 29
1892.....	Nine years.....	8,200	27 80	1-12	2 28
1893.....		6,000	246 00	5-12	102 50
1890.....	Ten years.....	4,600	84 34	7-12	49 20
1891.....		17,000	58 00	3-4	43 50
1892.....	Eleven years.....	85,900	242 40	11-12	222 20
1893.....		10,000	387 50	3-14	72 32
1890.....	Twelve years.....	7,000	175 00	5-14	62 50
1891.....		12,000	158 50	1-2	79 25
1892.....	Thirteen years.....	20,000	488 50	11-14	379 89
1893.....		29,600	701 00	13-14	650 98
1890.....	Fourteen years.....	800	2 88	9-16	1 62
1891.....		5,000	24 00	13-16	19 50
1892.....	Fifteen years.....	2,300	8 28	11-18	5 06
1893.....		1,500	6 00	9-20	2 70
1890.....	Sixteen years.....	10,000	50 00	13-20	32 50
1891.....		10,000	153 38	17-20	130 83
1892.....	Seventeen years.....	12,200	61 00	19-20	57 96
1893.....					
Totals.....		\$282,740,392	\$3,292,631 46		\$1,692,904 79

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$5,797,555
Total amount of the company's stock owned by the directors at par value .....	7,500
Losses paid from organization to date .....	2,833,086
Losses incurred during the year, fire .....	1,511,602

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy holders therein:

Name states and countries.	Market value of deposit.	Liabilities.
Canada.....	\$282,400	\$198,488 65
Oregon.....	56,760	9,171 50
Virginia.....	28,875	21,480 00
Georgia.....	28,375	18,048 00
Nebraska.....	25,000	17,730 81
Totals.....	\$420,900	\$264,918 46

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	Fire risks.
Fire risks taken.....	\$3,251,999 00
Premiums received.....	66,187 52
Losses paid.....	25,677 71
Total losses incurred during the year in the State of Michigan.....	40,565 85

## READING FIRE INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, 19 North FIFTH ST., READING.

(Incorporated July 8, 1867; commenced business July 8, 1867.)

WM. A. ARNOLD, *President.*S. E. ANCONA, *Secretary.*

Attorney for Michigan, JAMES J. CLARK, of Detroit.

## CAPITAL.

Capital stock paid ..... \$250,000

## ASSETS.

Real estate (cost value \$68,380.86) .....	\$60,178 67
Loans on bond and mortgage of real estate (first liens) .....	276,136 60
Interest due, \$300.00, and accrued, \$3,296.99, on said mortgage loans; total .....	3,596 99

Value of lands mortgaged .....	\$211,820 00
Buildings (insured for \$306,617.66) .....	424,550 00
Total value of mortgaged premises .....	\$636,370 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
Philadelphia & Reading R. R. ....	\$26,000 00	\$17,615 00	
Perkiomen R. R. ....	2,000 00	1,980 00	
Warren & Franklin R. R. ....	1,000 00	1,060 00	
Philadelphia & Reading R. R. ....	10,000 00	12,190 00	
United States registered .....	10,000 00	11,325 00	
Reading City Passenger R. R. Co. ....	500 00	500 00	
<b>STOCKS—</b>			
Reading Gas Co. ....	6,250 00	15,000 00	
South Reading Market House Co. ....	3,100 00	4,080 00	
Eastern Pennsylvania R. R. Co. ....	10,000 00	10,800 00	
National Union Bank .....	3,750 80	12,450 00	
Farmers' National Bank .....	1,500 00	4,000 00	
Second National Bank .....	10,000 00	17,500 00	
Reading Trust Co. ....	73,700 00	92,125 00	
Reading City Passenger R'y Co. ....	3,500 00	6,500 00	
South Reading Market House, scrip .....	900 00	900 00	
Totals (carried out at market value) .....	\$162,200 00	\$207,455 00	207,455 00

Amount loaned on stocks, bonds, and other securities (except mortgages) held as collateral, the market value of which is \$75,927.50 .....	56,325 00
Cash in company's principal office, \$367.58; cash in bank, \$46,997.93 .....	47,365 51
Interest due and accrued on collateral loans .....	926 47
Gross premiums in due course of collection .....	62,931 05
Rents due and accrued .....	103 61
Amount reclaimable on perpetual policies on company's office building .....	565 00

Aggregate amount of all the available assets of the company .....	\$715,583 90
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*Items not admitted as available assets.*

Judgments .....	\$1,270 00
Ledger balances .....	866 01
	<u>\$2,136 01</u>

## LIABILITIES.

Amount of unpaid losses (of which \$11,671.06 are resisted) .....	\$64,728 69
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$150,656 84
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	132,398 90
Amount of reserve on all outstanding risks .....	283,025 24
Reclaimable by insured on perpetual policies .....	4,400 74
Cash dividends declared due or to become due .....	937 60
Commissions and brokerage .....	9,202 93
Return premiums .....	9,008 50
Taxes .....	1,000 00
Aggregate liabilities (except capital stock) .....	<u>\$372,303 70</u>
Surplus as regards policy holders .....	\$343,280 20
Capital stock .....	250,000 00
Surplus over capital .....	<u>\$93,280 20</u>

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums .....	\$478,495 85
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	51,250 41
Net amount of cash actually received for premiums .....	\$425,245 44
Interest received on bonds and mortgages .....	18,283 77
Interest and dividends received on bonds and stocks, and from all other sources .....	10,363 03
Receipts from all other sources, viz., rents .....	3,519 01
Commission on business placed in other companies .....	2,066 59
Deposit premiums received for perpetual fire risks (carried inside) .....	\$183 53
Aggregate cash receipts .....	<u>\$459,477 84</u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses .....	\$308,265 80
Deduct amount actually received for salvages, \$3,699.13; reinsurance, \$5,428.34 .....	9,183 47
Net amount paid on losses (of which \$62,028.20 belonged to prior years) .....	\$299,083 33
Cash dividends actually paid .....	9,262 00
Paid or allowed during the year for commissions and brokerage .....	82,256 70
Paid during the year for salaries, fees and all other charges of officers, clerks, agents and all other employes .....	12,057 58
Paid state, national and local taxes, in this and other states .....	1,353 50
All other disbursements, viz., miscellaneous .....	42,366 33
Amount of deposit premium returned during the year on perpetual fire risks (carried inside) .....	\$193 50
Aggregate cash disbursements .....	<u>\$446,379 44</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$44,878,492	\$530,436 73
Written during the year.....	23,869,943	483,778 62
Total.....	\$68,048,435	\$1,014,215 35
Deduct expirations.....	87,685,559	465,987 89
In force at the end of the year.....	\$45,362,876	\$548,225 46
Deduct amount reinsured.....	782,961	9,877 78
Net amount in force December 31, 1893.....	\$44,579,915	\$538,347 73

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$22,501,307	\$301,373 29	1-2	\$150,686 64
1893.....	Two years.....	24,136	255 94	3-4	191 94
1891.....	Three years.....	4,708,695	49,899 58	1-6	8,316 59
1892.....		5,950,420	60,482 60	1-2	30,241 30
1893.....		6,343,377	67,376 18	5-6	56,313 48
1893.....	Four years.....	50,914	425 78	7-8	872 43
1899.....	Five years.....	914,405	10,047 94	1-10	1,004 79
1890.....		1,085,598	13,472 66	3-10	4,041 80
1891.....		1,078,106	12,877 18	1-2	6,488 59
1892.....		1,450,404	16,076 01	7-10	11,253 21
1893.....		1,250,314	15,788 30	9-10	14,164 47
Perpetual.....		149,250	4,400 74		4,180 70
Totals.....		\$45,513,128	\$552,826 30		\$287,205 94

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$2,985,116 00
Total amount of cash dividends declared since the company commenced business.....	377,561 00
Total amount of the company's stock owned by the directors at par value.....	50,090 00
Total amount loaned to officers and directors.....	11,000 00
Losses paid from organization to date.....	1,558,905 00
Fire losses incurred during the year.....	305,963 00
Loaned to stockholders not officers.....	10,475 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>
Fire risks taken.....	\$1,052,283 00
Premiums received.....	12,559 82
Losses paid.....	4,364 79
Total losses incurred during the year in the State of Michigan.....	18,767 02

## RELIANCE INSURANCE COMPANY.

## PENNSYLVANIA.

HOME OFFICE, NO. 429 WALNUT ST., PHILADELPHIA.

(Incorporated April 21, 1841; commenced business August 9, 1844.)

THOMAS C. HILL, *President*.CHARLES J. WISTER, JR., *Secretary*.

Attorney for Michigan, IRA WORCESTER, of Detroit.

## CAPITAL.

Capital stock paid ..... \$300,000

## ASSETS.

Real estate (cost value \$114,969.18) .....	\$112,000 00
Loans on bond and mortgage of real estate (first liens) .....	102,900 00
Interest due, \$25.00, and accrued, \$1,309.00, on said mortgage loans; total .....	1,334 00
Value of lands mortgaged .....	\$102,500 00
Buildings (insured for \$78,500) .....	186,000 00
Total value of mortgaged premises .....	\$288,500 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

## BONDS—

Par value. Market value.

United States .....	\$15,000 00	\$16,950 00
Philadelphia City .....	75,000 00	79,503 00
Pittsburg City, W. W. ....	80,000 00	38,900 00
City of Quincy, Ill. ....	15,000 00	15,000 00
American Steamship Co. ....	5,000 00	5,100 00
United Company of New Jersey .....	5,000 00	5,000 00
Lehigh Coal and Navigation Co. ....	20,000 00	21,200 00
Lehigh Valley R. R. Co. ....	15,000 00	16,200 00
Lehigh Valley R.R. Co. ....	5,000 00	5,400 00
Easton & Amboy R. R. Co. ....	20,000 00	21,400 00
North Pennsylvania R. R. Co. ....	5,000 00	5,800 00
North Pennsylvania R. R. Co. ....	10,000 00	12,700 00
Louisville & Nashville R. R. Co. ....	8,000 00	8,960 00
Northern Central R. R. Co. ....	5,000 00	5,800 00
Northern Central R. R. Co. ....	5,000 00	5,650 00
Philadelphia & Erie R. R. Co. ....	25,000 00	28,250 00
Philadelphia & Baltimore Central R. R. Co. ....	10,000 00	10,500 00
Pennsylvania R. R. Co. ....	4,000 00	4,480 00
Stonewille & Indiana R. R. Co. ....	10,000 00	10,500 00
Camden & Atlantic R. R. Co. ....	30,000 00	31,500 00
Pennsylvania Equipment Trust certificates .....	15,000 00	15,000 00
Car Trust of New York, G & S, certificates .....	1,000 00	950 00
Philadelphia, Wilmington & Baltimore R. R. Co. stock certificates .....	25,000 00	25,500 00
Allentown Terminal R. R. Co. ....	15,000 00	15,300 00
Pennsylvania & New York Canal and R. R. Co. ....	40,000 00	43,000 00
Pennsylvania & New York Canal and R. R. Co. ....	20,000 00	18,508 00
American Water Works Co. (Omaha Water Works) .....	10,000 00	8,500 00
Philadelphia & Reading R. R. Co. ....	10,000 00	9,750 00
Delaware River Ferry Co. ....	10,000 00	10,250 00
Lehigh Valley B. E. Co. ....	25,000 00	24,250 00
City of Wilmington .....	10,000 00	10,650 00

## STOCKS—

Commercial National Bank .....	10,000 00	10,000 00
Mechanics' National Bank .....	4,000 00	8,600 00
Totals (carried out at market value) .....	\$512,000 00	\$537,543 00

537,543 00

Cash in company's principal office, \$2,629.41; cash in bank, \$24,659.50 .....	\$27,288 97
Gross premiums in due course of collection .....	33,254 51
Rents due and accrued .....	314 00
Due from other companies for reinsurance on losses already paid .....	1,630 00
Aggregate amount of all the available assets of the company .....	<u>\$816,264 42</u>

## LIABILITIES.

Amount of unpaid losses (of which \$897.00 are resisted) .....	\$30,651 29
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$97,465 85
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	72,073 27
Amount of reserve on all outstanding risks .....	169,539 12
Reclaimable by insured on perpetual policies .....	139,617 88
Due and accrued for salaries, rent, advertising, or agency expenses .....	200 00
Commissions and brokerage .....	658 10
Aggregate liabilities (except capital stock) .....	<u>\$340,666 39</u>
Surplus as regards policy holders .....	\$475,598 03
Capital stock .....	800,000 00
Surplus over capital .....	<u>\$175,598 03</u>

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums .....	<i>On fire risks.</i> \$819,470 66
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	74,661 44
Net amount of cash actually received for premiums .....	\$244,809 22
Interest received on bonds and mortgages .....	5,249 00
Interest and dividends received on bonds and stocks, and from all other sources .....	27,564 80
Receipts from all other sources, viz., rents, \$148.54; transfers and surveys, \$265.30 .....	713 84
Deposit premiums received for perpetual fire risks (carried inside) .....	\$7,337 50
Aggregate cash receipts .....	<u>\$278,336 92</u>

## DISBURSEMENTS DURING THE YEAR.

Gross amount actually paid for losses .....	<i>On fire risks.</i> \$196,171 43
Deduct amount actually received for salvages, \$1,041.55; reinsurance, \$12,588.41 .....	16,578 96
Net amount paid on losses (of which \$57,246.60 belonged to prior years) ..	\$181,591 47
Cash dividends actually paid .....	18,000 00
Paid or allowed during the year for commissions and brokerage .....	49,651 28
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....	19,119 55
Paid state, national and local taxes, in this and other states .....	8,195 56
All other disbursements, viz., printing, advertising, traveling and general expenses .....	20,404 39
Amount of deposit premiums returned during the year on perpetual fire risks (carried inside) .....	\$5,722 35
Aggregate cash disbursements .....	<u>\$296,962 25</u>



## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$28,079,940	\$299,510 27
Written during the year.....	\$2,201,570	\$27,218 53
Totals.....	\$30,281,510	\$326,728 80
Deduct expirations.....	28,553,688	285,115 18
In force at the end of the year.....	\$31,737,822	\$341,608 62
Deduct amount reinsured.....	2,801,550	27,582 79
Net amount in force December 31, 1893.....	\$28,936,272	\$314,025 83

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1898.....	One year or less.....	\$18,649,739	\$194,931 70	1-2	\$97,465 85
1892.....		144,700	1,319 57	1-2	659 78
1893.....	Two years.....	51,963	490 45	3-4	367 84
1891.....		1,230,317	12,513 74	1-6	2,085 62
1892.....	Three years.....	1,414,492	15,482 06	1-2	7,741 03
1893.....		2,773,814	31,707 45	5-6	26,422 88
1890.....		94,841	938 98	1-8	117 36
1891.....	Four years.....	60,730	559 82	3-8	209 93
1892.....		151,750	1,468 80	5-8	914 90
1893.....		47,567	323 30	7-8	282 89
1890.....		462,075	5,634 58	1-10	563 45
1891.....	Five years.....	564,425	6,691 86	3-10	2,007 39
1892.....		747,642	8,421 88	1-2	4,210 94
1893.....		1,101,028	14,496 14	7-10	10,147 27
1890.....	Six years.....	1,239,139	17,076 28	9-10	15,368 66
1891.....		500	10 00	3-12	2 49
1892.....		5,000	150 00	7-12	67 50
1893.....		5,300	150 19	1-14	10 78
1890.....	Seven years.....	31,750	490 62	2-14	105 12
1892.....		20,700	314 30	5-14	112 40
1893.....		15,000	98 50	1-2	49 25
1891.....		17,000	105 50	9-14	67 77
1892.....		13,500	241 66	11-14	189 56
1893.....		4,500	31 50	13-20	20 41
1891.....	Ten years.....	12,300	98 00	15-20	69 75
1892.....		11,500	165 00	17-20	140 25
1893.....		15,000	124 00	19-20	117 80
Perpetual.....		5,110,368	189,617 88		129,146 55
Totals.....		\$34,096,640	\$453,643 71		\$298,685 67

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$3,408,206 09
Total amount of cash dividends declared since the company commenced business.....	790,597 00
Total amount of the company's stock owned by the directors at par value.....	42,500 00
Losses paid from organization to date.....	22,096 34
Losses incurred during the year, fire.....	150,939 89

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	\$506,183 00
Premiums received.....	6,264 09
Losses paid.....	2,789 67
Total losses incurred during the year in the State of Michigan.....	3,660 46

# ROCHESTER GERMAN INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, ROCHESTER.

(Incorporated February 16, 1872; commenced business February 23, 1872.)

FREDERICK COOK, *President.*

H. F. ATWOOD, *Secretary.*

Attorney for Michigan, OLIVER C. KEMP, of Greenville.

## CAPITAL.

Capital stock paid .....\$200,000

## ASSETS.

Real estate (cost value \$190,829.84) .....	\$190,829	84
Loans on bond and mortgage of real estate (first liens) .....	395,255	00
Interest due on said mortgage loans .....	6,869	27
Value of lands mortgaged .....	\$138,890	00
Buildings (insured for \$395,975) .....	626,950	00
Total value of mortgaged premises .....	\$1,065,840	00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
Rochester R'y Co. ....	\$100,000 00	\$96,000 00	
Georgia State .....	25,000 00	27,250 00	
Virginia State .....	15,000 00	10,800 00	
STOCKS—			
German American bank .....	10,000 00	17,500 00	
Rochester Title Insurance Co. ....	10,000 00	10,000 00	
Totals (carried out at market value) .....	\$160,000 00	\$163,550 00	163,550 00
Cash in company's principal office, \$1,584.75; cash in bank, \$82,918.08 ..			84,502 83
Interest due and accrued on stocks not included in "market value" .....			1,950 00
Gross premiums in due course of collection .....			72,931 90
Aggregate amount of all the assets of the company .....			\$915,898 93
Deduct special deposits in other states .....			63,050 00
Total admitted assets .....			\$852,848 93

## LIABILITIES.

Amount of unpaid losses .....	\$84,211	75
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$166,787	01
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	228,604	62

Amount of reserve on all outstanding risks .....	\$415,391 63
Commissions and brokerage .....	1,122 36
<b>Aggregate</b> .....	<b>\$500,725 74</b>
Deduct liabilities on special deposits .....	17,694 74
<b>Net liabilities (except capital stock)</b> .....	<b>\$483,031 00</b>
Surplus as regards policy holders .....	\$389,817 93
Capital stock .....	200,000 00
<b>Surplus over capital</b> .....	<b>\$189,817 93</b>

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums .....	\$813,848 42
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	298,607 96
<b>Net amount of cash actually received for premiums</b> .....	<b>\$520,240 46</b>
Interest received on bonds and mortgages .....	19,258 25
Interest and dividends received on bonds and stocks, and from all other sources .....	8,647 97
Receipts from all other sources, viz., rents, \$12,607.97; discount, \$1,928.20; profit and loss, \$7,567.23 .....	22,103 40
<b>Aggregate cash receipts</b> .....	<b>\$570,250 08</b>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses .....	\$480,992 79
Deduct amount actually received for salvages, \$8,782.34; reinsurance, \$74,122.31 .....	82,906 15
<b>Net amount paid on losses (of which \$59,690.75 belonged to prior years)</b> ..	<b>\$378,086 64</b>
Cash dividends actually paid .....	20,000 00
Paid or allowed during the year for commissions and brokerage .....	117,224 08
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....	27,479 45
Paid state, national and local taxes, in this and other states .....	17,488 68
All other disbursements, viz., miscellaneous .....	43,862 51
<b>Aggregate cash disbursements</b> .....	<b>\$604,141 36</b>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892 .....	\$77,543,894	\$832,765 01
Written during the year .....	65,641,818	799,210 70
<b>Total</b> .....	<b>\$143,185,652</b>	<b>\$1,631,975 71</b>
Deduct expirations .....	70,231,170	855,788 54
<b>In force at the end of the year</b> .....	<b>\$72,954,482</b>	<b>\$826,187 17</b>
Deduct amount reinsured .....	686,203	10,613 90
<b>Net amount in force December 31, 1893</b> .....	<b>\$72,268,279</b>	<b>\$815,573 27</b>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893	One year or less	\$30,267,888	\$878,574 02	1-2	\$186,787 01
1892	Two years	268,082	2,808 41	1-4	700 85
1893		252,328	2,246 23	3-4	1,769 65
1891	Three years	9,756,814	98,226 78	1-6	15,537 79
1892		12,866,068	128,389 61	1-2	64,169 80
1893		10,956,720	108,061 00	5-6	90,042 50
1890		182,125	1,501 28	1-8	198 90
1891	Four years	87,635	761 46	2-8	285 54
1892		122,777	1,176 67	5-8	735 40
1893		165,620	1,769 06	7-8	1,547 91
1889		1,118,065	16,064 65	1-10	1,606 46
1890	Five years	1,489,094	19,572 50	3-10	5,871 75
1891		1,240,296	17,936 98	1-3	8,968 48
1892		2,242,789	81,780 68	7-10	22,222 49
1888		1,097,883	16,809 02	9-10	14,948 10
Totals		\$72,268,279	\$815,578 27		\$415,891 63

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$6,761,884
Total amount of cash dividends declared since the company commenced business	\$59,000
Total amount of the company's stock owned by the directors at par value	39,563
Total amount loaned to officers and directors	49,100
Losses paid from organization to date	3,850,428
Dividends declared payable in stock from organization	25,000
Losses incurred during the year, fire	401,208
Loaned to stockholders not officers	53,900

Amount deposited in various states and countries, which under the law thereof, is held *exclusively* for the protection of the policy holders therein:

Name states and countries.	Market value of deposit.	Liabilities.
Georgia	\$27,250	\$8,885 40
Nebraska	25,000	6,545 11
Virginia	10,800	2,268 63

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	Fire risks.
Fire risks taken	\$2,600,551 00
Premiums received	32,694 75
Losses paid	14,257 38
Total losses incurred during the year in the State of Michigan	21,565 63

## ROCKFORD INSURANCE COMPANY.

ILLINOIS.

HOME OFFICE, ROCKFORD.

(Incorporated December 22, 1886; commenced business January 1, 1887.)

JOHN LAKE, *President*.CHARLES E. SHELDON, *Secretary*.

Attorney for Michigan, ROBERT F. HARTENSTEIN, of Detroit.

## CAPITAL.

Capital stock paid ..... \$200,000

## ASSETS.

Real estate (cost value \$27,605.84) .....	\$48,801 04
Loans on bond and mortgage of real estate (first liens) .....	363,340 03
Interest due \$506.99, and accrued, \$9,749.35, on said mortgage loans; total .....	10,256 34
Value of lands mortgaged .....	\$788,969 90
Buildings (insured for \$176,150.00) .....	407,080 00
Total value of mortgaged premises .....	<u>\$1,144,009 90</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
Forest City Electric Light and Power Co. ....	\$5,000 00	\$5,000 00
STOCKS—		
Second National Bank of Rockford, Ill. ....	23,800 00	43,680 00
Third National Bank of Rockford, Ill. ....	3,090 00	5,250 00
Totals (carried out at market value) .....	<u>\$31,800 00</u>	<u>\$53,910 00</u>

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$294,017 .....	192,186 05
Cash in company's principal office, \$1,966.75; cash in bank, \$97,440.87 .....	99,407 62
Interest due and accrued on stocks not included in "market value" .....	2,170 83
Interest due and accrued on collateral loans .....	9,243 26
Gross premiums in due course of collection .....	73,043 81
Bills receivable, <i>not matured</i> , taken for fire and tornado risks .....	127,263 43
Rents due and accrued .....	635 00
Due from other companies for reinsurance on losses already paid .....	11,483 87

Aggregate amount of all the available assets of the company ..... \$991,741 28

## LIABILITIES.

Amount of unpaid losses (of which \$10,480.00 are resisted) .....	\$50,281 66
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$91,072 47
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	497,972 17

Amount of reserve on all outstanding risks .....	589,044 64
Commissions, brokerage and reinsurance .....	58,264 66
Taxes .....	2,764 59

Aggregate liabilities (except capital stock) ..... \$700,355 55

Surplus as regards policy holders.....	\$291,355 73
Capital stock.....	200,000 00
Surplus over capital .....	<u>\$91,355 73</u>

## RECEIPTS DURING THE YEAR.

	<i>On fire and tornado risks.</i>
Gross amount of cash received for premiums.....	\$885,106 14
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	<u>398,629 02</u>
Net amount of cash actually received for premiums.....	\$546,477 12
Interest received on mortgages and collateral loans.....	31,739 29
Interest and dividends received on bonds and stocks, and from all other sources.....	2,985 00
Receipts from all other sources, viz., rents.....	600 00
Miscellaneous.....	<u>169 05</u>
Aggregate cash receipts.....	<u><u>\$581,970 46</u></u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire and tornado risks.</i>
Gross amount actually paid for losses.....	\$412,464 99
Reinsurance.....	<u>117,578 25</u>
Net amount paid on losses (of which \$48,812,41 belonged to prior years).....	\$294,886 74
Cash dividends actually paid.....	32,000 00
Paid or allowed during the year for commissions and brokerage.....	141,067 13
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	69,659 02
Paid state, national and local taxes, in this and other states.....	3,491 33
All other disbursements.....	<u>29,592 45</u>
Aggregate cash disbursements.....	<u><u>\$570,696 67</u></u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire and tornado risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$99,169,197	\$1,131,881 85
Written during the year.....	55,135,592	690,412 12
Total.....	<u>\$154,304,789</u>	<u>\$1,822,293 97</u>
Deduct expirations and amount reinsured.....	57,812,516	721,250 29
Net amount in force December 31, 1893.....	<u>\$96,492,273</u>	<u>\$1,101,013 68</u>

## RECAPITULATION OF FIRE AND TORNADO RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1898.....	One year or less.....	\$15,019,428	\$182,144 95	1-2	\$91,072 47
1892.....	Two years.....	1,376,619	6,832 80	1-4	1,708 06
1893.....		133,985	1,061 80	3-4	794 35
1891.....		8,717,215	87,306 52	1-6	14,531 09
1892.....	Three years.....	11,752,772	119,615 77	1-2	59,807 87
1893.....		12,412,232	122,269 86	5-6	101,291 36
1891.....		260	8 49	3-8	1 31
1892.....	Four years.....	8,887	71 97	5-8	44 96
1889.....		7,691,667	94,099 07	1-10	9,409 91
1890.....		8,530,543	102,988 67	8-10	30,260 00
1891.....	Five years.....	8,421,816	108,298 55	1-2	51,649 28
1892.....		10,380,406	129,227 46	7-10	90,949 21
1893.....		11,996,458	151,413 47	9-10	136,272 13
Totals.....		<u>\$96,492,273</u>	<u>\$1,101,013 68</u>		<u>\$829,044 64</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$7,889,901 88
Total amount of cash dividends declared since the company commenced business.....	823,600 00
Total amount of the company's stock owned by the directors at par value.....	75,300 00
Total amount loaned to officers and directors .....	67,102 00
Losses paid from organization to date.....	2,834,111 18
Dividends declared payable in stock from organization.....	140,000 00
Losses incurred during the year, fire and tornado.....	298,617 48
Loaned to stockholders not officers.....	7,600 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>
Fire risks taken.....	\$6,703,560 00
Premiums received .....	76,418 62
Losses paid .....	28,072 30
Total losses incurred during the year in the State of Michigan.....	42,341 78

## RUTGERS FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 200 PARK ROW, NEW YORK CITY.

(Incorporated October 3, 1853; commenced business October 10, 1853.)

EDWARD B. FELLOWS, *President.*HENRY C. KREISER, *Secretary.*

Attorney for Michigan, JAMES A. JONES, of Detroit.

## CAPITAL.

Capital stock paid .....\$200,000

## ASSETS.

Real estate (cost value \$69,500).....	\$69,500 00
Loans on bond and mortgage of real estate (first liens).....	30,700 00
Interest accrued on said mortgage loans.....	600 83
Value of lands mortgaged .....	\$46,500 00
Buildings .....	28,700 00
Total value of mortgaged premises.....	\$75,200 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
United States District of Columbia .....	\$50,000 00	\$57,500 00
New York Elevated R. R. Co.....	1,000 00	1,100 00
STOCKS—		
New York Central & Hudson River R. R. Co.....	40,000 00	40,000 00
Delaware, Lackawanna & Western R. R. Co.....	15,000 00	24,300 00
Delaware & Hudson Canal Co.....	48,000 00	52,000 00
Consolidated Gas Co. of N. Y.....	80,000 00	87,500 00
Long Island R. R. Co.....	2,500 00	2,500 00
Tradesmen's National Bank .....	7,480 00	7,629 60
New York Central & H. R. R. Co.....	3,000 00	3,000 00
Totals (carried out at market value).....	\$188,980 00	\$325,529 60

225,529 60

Cash in company's principal office, \$1,098.36; cash in bank, \$5,547.56.....	\$6,645 92
Interest due and accrued on stocks not included in "market value".....	1,977 08
Gross premiums in due course of collection.....	13,416 24

Aggregate amount of all the available assets of the company ..... \$348,369 67

## LIABILITIES.

Amount of unpaid losses .....	\$15,581 00
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$44,540 66
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	16,307 06
Amount of reserve on all outstanding risks.....	60,848 32
Commissions and brokerage.....	1,569 24
Return premiums.....	1,883 62
Reinsurance.....	68 62

Aggregate liabilities (except capital stock)..... \$79,950 80

Surplus as regards policy holders.....	\$268,418 87
Capital stock.....	200,000 00
Surplus over capital .....	<u>\$68,418 87</u>

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums.....	\$116,837 82
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	18,510 75
Net amount of cash actually received for premiums.....	\$97,827 07
Interest received on bonds and mortgages.....	2,206 84
Interest and dividends received on bonds and stocks, and from all other sources.....	10,973 29
Receipts from all other sources, viz., rents.....	2,127 50

Aggregate cash receipts..... \$113,134 70

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$81,989 59
Deduct amount actually received for salvages, \$1,067.88; reinsurance, \$140.87.....	1,508 55
Net amount paid on losses (of which \$10,377.87 belonged to prior years).....	\$80,431 04
Cash dividends actually paid.....	20,000 00
Paid or allowed during the year for commissions and brokerage.....	19,452 67
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	13,770 00
Paid state, national and local taxes, in this and other states .....	2,194 84
All other disbursements, viz., miscellaneous.....	6,378 15

Aggregate cash disbursements..... \$142,226 70

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892 .....	\$12,436,278	\$111,061 30
Written during the year.....	12,558,522	124,694 35
Total.....	\$24,994,800	\$235,755 65
Deduct expirations.....	12,432,269	112,324 66
In force at the end of the year .....	\$12,552,531	\$123,430 79
Deduct amount reinsured .....	299,964	2,478 75
Net amount in force December 31, 1893.....	<u>\$12,252,567</u>	<u>\$120,952 04</u>



## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893.....	One year or less.....	\$8,914,908	\$89,081 23	1-2	\$44,540 66
1892.....	Two years.....	9,800	76 46	1-4	19 12
1893.....		9,588	120 02	3-4	90 01
1891.....	Three years.....	786,298	7,320 06	1-6	1,220 01
1892.....		1,013,090	10,297 12	1-2	5,148 56
1893.....		1,214,173	10,201 56	5-6	8,501 30
1890.....	Four years.....	6,500	69 37	1-8	8 67
1891.....		8,500	126 25	3-8	47 34
1892.....		7,500	19 71	5-8	12 82
1893.....		66,250	1,071 50	1-10	107 15
1890.....	Five years.....	80,438	879 57	3-10	268 88
1891.....		187,032	1,577 11	1-2	788 55
1893.....		9,050	111 97	9-10	100 78
Totals.....		\$12,262,567	\$120,952 04		\$60,848 32

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$3,380,680
Total amount of cash dividends declared since the company commenced business.....	1,082,000
Total amount of the company's stock owned by the directors at par value.....	38,075
Losses paid from organization to date.....	1,421,801
Fire losses incurred during the year.....	87,082

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	Fire risks.
Premiums received.....	\$370,248 00
Losses paid.....	5,094 02
Total losses incurred during the year in the State of Michigan.....	1,047 71
	1,097 71

## SECURITY FIRE INSURANCE COMPANY.

OHIO.

HOME OFFICE, 23 W. THIRD STREET, CINCINNATI.

(Incorporated May 13, 1881; commenced business July 19, 1881.)

F. A. ROTHIER, President.

ADAM BENUS, Secretary.

Attorney for Michigan, H. C. KLOOKSIEM, of Lansing.

## CAPITAL.

Capital stock paid..... \$150,000

## ASSETS.

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS—	Par value.	Market value.	
German National Bank .....	\$3,000 00	\$11,000 00	
Metropolitan National Bank .....	12,800 00	1,280 00	
Columbus & Xenia R. R. ....	2,750 00	4,850 00	
Little Miami R. R. ....	4,750 00	7,861 25	
Citizens' National Bank .....	5,000 00	11,500 00	
Cincinnati Street R. R. Co. ....	11,150 00	11,150 00	
Mt. Adams & Eden Park Inclined R'y	38,250 00	38,823 75	
Farmers' Insurance Co. ....	1,500 00	450 00	
Eureka Insurance Co. ....	7,100 00	14,910 00	
Cincinnati, Hamilton & Dayton R. R.	10,000 00	9,000 00	
Amazon Insurance Co. ....	1,300 00	880 00	
Cincinnati, Portsmouth, Big Sandy & Pomeroy P'l't Co.	6,200 00	4,850 00	
Cincinnati Gas Light and Coke Co.	19,500 00	38,025 00	
Cincinnati, New Orleans & Texas Pacific R. R.	4,000 00	1,400 00	
The City and Suburban Telegraph Association	11,000 00	17,000 00	
The City Electric Light Co. ....	1,650 00	3,255 50	
The Grand Hotel Co. ....	17,700 00	17,700 00	
Totals (carried out at market value) .....	\$159,690 00	\$193,905 50	\$193,905 50

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$24,055 .....	12,250 00
Cash in company's principal office, \$265.09; cash in bank, \$10,256.31 .....	10,521 40
Interest due and accrued on stocks not included in "market value" .....	2,202 00
Interest due and accrued on collateral loans .....	127 25
Gross premiums in due course of collection .....	20,727 49
Bills receivable <i>not matured</i> , taken for fire, marine and inland risks .....	9,669 54

Aggregate amount of all the available assets of the company .....

\$249,403 18

## LIABILITIES.

Amount of unpaid losses .....	\$4,000 00
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$21,730 51
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	34,380 97
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks .....	8,859 29
Amount of reserve on all outstanding risks .....	64,920 77
Return premiums .....	2,495 11
Aggregate liabilities (except capital stock) .....	\$71,415 88
Surplus as regards policy holders .....	\$177,987 30
Capital stock .....	150,000 00
Surplus over capital .....	\$27,987 30

## RECEIPTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.	
Gross amount of cash received for premiums .....	\$97,918 09	\$10,787 24	
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	27,482 45	1,692 85	
	\$70,435 64	\$9,094 39	
Net amount of cash actually received for premiums .....			\$79,530 03
Interest and dividends received on bonds and stocks, and from all other sources .....			10,332 29
Receipts from all other sources, viz., Amazon Insurance Co. stock and Metropolitan National Bank stock .....			549 00
Bills and notes received during the year for premiums remaining unpaid (carried inside) .....			\$80,397 08
Aggregate cash receipts .....			\$80,411 32

## DISBURSEMENTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses.....	\$54,456 81	\$5,808 51
Deduct amount actually received for salvages.....	13,483 56	44 30
	<u>\$41,018 25</u>	<u>\$5,764 21</u>
Net amount paid on losses (of which \$3,879.10 belonged to prior years).....		\$46,782 46
Cash dividends actually paid.....		9,000 00
Paid or allowed during the year for commissions and brokerage.....		15,800 36
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....		5,420 00
Paid state, national and local taxes, in this and other states.....		908 52
All other disbursements, viz., rent, advertising, etc.....		5,445 97
Aggregate cash disbursements.....		<u>\$83,357 31</u>

## MISCELLANEOUS.

	Risks and premiums.	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1892.....		\$10,193,242	\$126,000 58	\$113,358	\$9,217 92
Written during the year.....		8,697,801	106,331 30	194,182	11,217 73
Total.....		<u>\$18,891,043</u>	<u>\$329,331 97</u>	<u>\$306,540</u>	<u>\$30,435 65</u>
Deduct expirations.....		8,696,858	102,129 06	182,433	11,816 74
In force at the end of the year.....		<u>\$10,224,185</u>	<u>\$127,202 31</u>	<u>\$124,107</u>	<u>\$9,118 91</u>
Deduct amount reinsured.....		1,543,428	19,174 16	4,000 00	259 62
Net amount in force December 31, 1893.....		<u>\$8,681,757</u>	<u>\$108,028 15</u>	<u>\$120,107</u>	<u>\$8,859 29</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893.....	One year or less.....	\$3,478,599	\$43,461 02	1-2	\$21,730 51
1891.....		783,964	9,080 70	1-6	1,513 45
1892.....	Three years.....	919,735	11,063 35	1-3	5,522 87
1893.....		1,057,438	11,808 84	5-6	9,840 70
1889.....		391,889	5,087 73	1-10	508 77
1890.....		456,755	6,347 27	3-10	1,904 16
1891.....	Five years.....	536,243	6,498 28	1-2	2,246 64
1892.....		514,531	7,178 47	7-10	5,024 88
1893.....		544,763	7,517 44	9-10	6,765 70
Totals.....		<u>\$8,681,757</u>	<u>\$108,028 15</u>		<u>\$56,061 48</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$808,497 00
Total amount of cash dividends declared since the company commenced business.....	92,250 00
Total amount of the company's stock owned by the directors at par value.....	38,400 00
Losses paid from organization to date.....	491,397 00
Losses incurred during the year, fire, marine and inland.....	<u>60,387 00</u>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	Fire risks.
Fire risks taken.....	\$984,939 00
Premiums received.....	11,976 16
Losses paid.....	6,845 51
Total losses incurred during the year in the State of Michigan.....	<u>6,827 49</u>

## SECURITY INSURANCE COMPANY.

CONNECTICUT.

HOME OFFICE, NEW HAVEN.

(Incorporated April, 1841; commenced business April, 1841.)

CHAS. S. LEETE, *President*.HERBERT MASON, *Secretary*.

Attorney for Michigan, A. A. SAENGER, of Detroit.

## CAPITAL.

Capital stock paid .....\$200,000

## ASSETS.

Real estate.....	\$46,000 00
Loans on bond and mortgage of real estate (first liens) .....	147,600 00
Interest due \$1,009.70 and accrued, \$900.81 on said mortgage loans; total.....	1,910 51

Value of lands mortgaged.....	\$396,425 00
Buildings.....	121,250 00
Total value of mortgaged premises.....	\$517,675 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

## BONDS—

	Par value.	Market value.
Macon, Ga., Gas Light & Water Co.....	\$10,000 00	\$7,500 00
Chicago, Milwaukee & St. Paul R. R.....	5,000 00	5,900 00
Minneapolis & St. Louis R. R.....	4,000 00	4,600 00
Savannah & Western R. R.....	10,000 00	3,800 00
New York & New England R. R.....	9,000 00	9,270 00
New York & New England R. R.....	5,000 00	4,800 00
New York, New Haven & Hartford R. R.....	6,000 00	4,740 00
Columbus & Hocking Coal & Iron Co.....	10,000 00	10,000 00
City of Omaha, Neb.....	10,000 00	10,550 00
City of Council Bluffs, Iowa.....	2,000 00	2,040 00
City of Superior, Wis.....	7,000 00	7,000 00

## STOCKS—

Tradesmen's National Bank, New Haven.....	16,000 00	22,400 00
Second National Bank, New Haven.....	10,900 00	18,530 00
Merchant's National Bank, New Haven.....	13,300 00	12,502 00
Yale National Bank, New Haven.....	16,300 00	18,745 00
New Haven National Bank, New Haven.....	19,000 00	32,300 00
New Haven County National Bank, New Haven.....	18,090 00	26,326 00
American Exchange National Bank, New York.....	10,000 00	15,000 00
Commerce National Bank, New York.....	8,500 00	6,300 00
Western National Bank, New York.....	7,500 00	8,260 00
New Haven Water Co.....	8,800 00	17,776 00
Southern New England Telephone Co.....	5,000 00	4,060 00
Chicago, Rock Island & Pacific R. R.....	11,000 00	7,040 00
Cleveland, Cincinnati, Chicago & St. Louis R'y Co.....	10,000 00	8,600 00

Totals (carried out at market value) .....	\$227,390 00	\$267,019 00
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267.019 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$24,142.00 .....	\$17,400 00
Cash in company's principal office, \$509.70; cash in bank, \$22,986.59 .....	23,496 29
Interest due and accrued on stocks not included in "market value" .....	1,341 01
Interest due and accrued on collateral loans .....	1,045 63
Gross premiums in due course of collection .....	51,464 47
Bills receivable <i>not matured</i> , taken for fire, marine, or inland risks .....	8,728 36
Due from other companies for reinsurance on losses already paid .....	207 80
<b>Aggregate amount of all the available assets of the company .....</b>	<b>\$566,213 07</b>

## LIABILITIES.

Amount of unpaid losses (of which \$2,100.00 are resisted) .....	\$55,058 83
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$115,761 80
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	184,713 76
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks .....	12,555 72
Reinsurance reserve at 100 per cent on all unexpired marine risks .....	6,481 45
Amount of reserve on all outstanding risks .....	270,511 73
Commissions and brokerage .....	8,357 11
Reinsurance .....	9,116 14
Marine notes .....	2,453 61
<b>Aggregate liabilities (except capital stock) .....</b>	<b>\$345,497 42</b>
Surplus as regards policy holders .....	\$320,715 65
Capital stock .....	200,000 00
Surplus over capital .....	\$20,715 65

## RECEIPTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums .....	\$586,855 23	\$123,906 72
Deduct amount paid for reinsurance, for rebate, abatement and return premiums .....	232,418 13	44,684 65
	\$354,437 10	\$79,222 07
Net amount of cash actually received for premiums .....	\$433,709 17	
Interest received on mortgages .....	7,964 92	
Interest and dividends received on bonds and stocks, and from all other sources .....	17,356 29	
<b>Aggregate cash receipts .....</b>	<b>\$459,030 38</b>	

## DISBURSEMENTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses .....	\$377,437 70	\$104,908 48
Deduct amount actually received for salvages, \$3,312.37; reinsurance, \$72,627.55 .....	39,426 58	36,513 59
	\$338,011 17	\$68,394 89
Net amount paid on losses (of which \$41,710.85 belonged to prior years) ..	\$406,401 06	
Paid or allowed during the year for commissions and brokerage .....	91,456 86	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....	45,244 60	
Paid state, national and local taxes, in this and other states .....	6,125 71	
Paid brokerage account .....	228 40	
<b>Aggregate cash disbursements .....</b>	<b>\$549,456 63</b>	

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$27,835,180	\$701,959 20	\$1,402,002	\$32,265 72
Written during the year.....	53,962,900	566,808 56	16,250,936	116,850 42
Total.....	\$121,198,080	\$1,268,767 76	\$17,652,940	\$149,116 15
Deduct expirations.....	54,723,106	657,382 01	16,552,537	126,886 80
In force at the end of the year.....	\$66,474,974	\$611,385 75	\$1,120,253	\$22,249 35
Deduct amount reinsured.....	9,055,402	115,407 93	66,368	2,212 18
Net amount in force December 31, 1893.....	\$57,419,572	\$495,977 82	\$1,053,885	\$20,037 17

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$34,912,161	\$231,523 70	1-2	\$115,761 89
1892.....	Two years.....	1,436,528	3,508 49	1-4	875 87
1891.....	Two years.....	264,768	1,429 11	3-4	1,071 84
1890.....	Three years.....	8,425,319	59,596 43	1-6	9,983 74
1889.....	Three years.....	2,556,868	53,245 29	1-2	29,172 64
1888.....	Three years.....	6,873,844	61,570 02	5-6	51,559 35
1887.....	Four years.....	49,100	773 74	1-8	96 71
1886.....	Four years.....	98,385	1,008 86	3-8	276 44
1885.....	Four years.....	66,411	780 83	5-8	456 45
1884.....	Five years.....	116,527	1,069 71	7-8	996 00
1883.....	Five years.....	1,221,769	11,496 24	1-10	1,126 62
1882.....	Five years.....	1,472,289	16,923 89	2-10	5,077 16
1881.....	Five years.....	1,304,669	14,286 45	1-2	7,449 22
1880.....	Ten years.....	1,091,926	14,351 87	7-10	10,045 95
1879.....	Seven years.....	1,520,068	18,123 23	9-10	16,310 90
1878.....	Seven years.....	5,000	75 00	4-10	90 00
1877.....	Seven years.....	5,000	54 75	2-7	23 42
1876.....	Seven years.....	5,000	49 17	4-7	26 09
1875.....	Six years.....	4,500	184 99	4-6	123 22
Totals.....		\$57,419,572	\$495,977 82		\$250,474 56

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$8,005,067 91
Total amount of cash dividends declared since the company commenced business.....	409,231 00
Total amount of the company's stock owned by the directors at par value.....	51,900 00
Total amount loaned to officers and directors.....	23,800 00
Losses paid from organization to date.....	5,535,449 88
Dividends declared payable in stock from organization.....	50,000 00
Losses incurred during the year, fire, marine and inland.....	412,991 04
Loaned to stockholders not officers.....	18,000 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>
Fire risks taken.....	\$2,210,150 00
Premiums received.....	25,005 26
Losses paid.....	16,480 84
Total losses incurred during the year in the State of Michigan.....	15,632 99

## SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

## MASSACHUSETTS.

## HOME OFFICE, SPRINGFIELD.

(Incorporated, 1849; commenced business, 1851.)

ANDREW J. WRIGHT, *President.*SANFORD J. HALL, *Secretary.*

Attorney for Michigan, JEREMIAH S. VERNOR, of Detroit.

## CAPITAL.

Capital stock paid .....\$1,500,000

## ASSETS.

Real estate (cost value \$93,478.34) .....	\$134,000 00
Loans on bond and mortgage of real estate (first liens) .....	327,550 00
Interest accrued on said mortgage loans .....	7,868 51

Value of lands mortgaged .....	\$248,960 00
Buildings .....	356,580 00
Total value of mortgaged premises .....	\$605,500 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

## Bonds—

## Par value. Market value.

United States registered .....	\$100,000 00	\$110,000 00
Amherst (Mass.) Water Co., Reg. ....	16,000 00	16,800 00
Ann Arbor (Mich.) Water Co., Reg. ....	50,000 00	57,500 00
Berkshire (Mass.) Water Co., Reg. ....	15,000 00	15,750 00
Wakefield (Mass.) Water Co., Reg. ....	50,000 00	57,500 00
West Springfield (Mass.) Aqueduct Co., Reg. ....	25,000 00	26,250 00
Chicago, Burlington & Quincy R. R., Reg. ....	10,000 00	9,300 00
Chicago, Burlington & Quincy R. R., Reg. ....	11,000 00	11,320 00
Chicago, Burlington & Quincy R. R., Reg. ....	5,000 00	5,800 00
Chicago, Burlington & Northern R. R., Reg. ....	11,000 00	11,220 00
Chicago, Milwaukee & St. Paul R. R., Reg. ....	10,000 00	12,700 00
Chicago & Northwestern R. R. Sinking Fund, Reg. ....	50,000 00	60,000 00
Detroit, Lansing & Northern R. R., Reg. ....	2,000 00	2,000 00
Kansas City, St. Joe & Council Bluffs R. R., Reg. ....	100,000 00	118,000 00
New York & Harlem R. R., Reg. ....	10,000 00	11,800 00
New York, New Haven & Hartford R. R., Deb. ....	24,000 00	31,200 00
St. Paul, Minneapolis & Manitoba R. R., Reg. ....	50,000 00	59,000 00
Union Pacific R. R. Collateral Trust, Reg. ....	47,000 00	47,000 00

## Stocks—

Boston & Albany R. R. ....	150,000 00	300,000 00
Chicago & Alton R. R. ....	56,800 00	78,820 00
Chicago, Burlington & Quincy R. R. ....	75,000 00	56,250 00
Chicago, Milwaukee & St. Paul R. R., preferred ....	55,000 00	64,350 00
Chicago, Rock Island & Pacific R. R. ....	55,000 00	24,650 00
Conn. & Passumpsic Rivers R. R., guaranteed ....	50,000 00	55,000 00
Illinois Central R. R. ....	56,800 00	50,670 00
New York & Harlem R. R. ....	50,000 00	120,000 00
New York, New Haven & Hartford R. R. ....	105,000 00	313,500 00
Pennsylvania R. R. ....	30,000 00	30,000 00
Rome, Watertown & Ogdensburg R. R. ....	24,000 00	26,880 00
West End Street R'y, preferred ....	50,000 00	80,000 00
Agawam National Bank, Springfield ....	20,300 00	20,300 00
Chapin National Bank, Springfield ....	10,000 00	14,000 00
Chicopee National Bank, Springfield ....	10,400 00	17,160 00
City National Bank, Springfield ....	10,000 00	14,000 00
First National Bank, Springfield ....	20,000 00	25,000 00
John Hancock National Bank, Springfield ....	20,000 00	25,000 00
Prichon National Bank, Springfield ....	12,700 00	17,780 00
Second National Bank, Springfield ....	20,000 00	27,000 00
Third National Bank, Springfield ....	20,000 00	42,000 00

## STOCKS—

	Par value.	Market value.
Atlas National Bank, Boston	\$10,000 00	\$11,500 00
Boston National Bank, Boston	10,000 00	9,800 00
Boylston National Bank, Boston	15,000 00	18,750 00
Commonwealth National Bank, Boston	20,000 00	25,000 00
Eliot National Bank, Boston	10,000 00	12,000 00
Freeman's National Bank, Boston	10,000 00	10,800 00
Howard National Bank, Boston	30,000 00	30,000 00
Merchants' National Bank, Boston	10,000 00	15,000 00
National Bank of Commerce, Boston	10,000 00	12,000 00
National Exchange Bank, Boston	10,000 00	11,500 00
New England National Bank, Boston	10,000 00	16,000 00
Old Boston National Bank, Boston	10,000 00	10,000 00
Shawmut National Bank, Boston	10,000 00	11,500 00
Tremont National Bank, Boston	10,000 00	9,000 00
Washington National Bank, Boston	10,000 00	10,100 00
Webster National Bank, Boston	15,000 00	13,500 00
Winthrop National Bank, Boston	6,000 00	6,900 00
First National Bank, Chicopee	6,500 00	9,100 00
Franklin County National Bank, Greenfield	6,700 00	6,700 00
City National Bank, Holyoke	25,000 00	27,500 00
First National Bank, Lynn	5,000 00	6,700 00
Monson National Bank, Monson	1,000 00	1,500 00
Adams National Bank, No. Adams	2,000 00	2,500 00
First National Bank, Northampton	10,000 00	12,500 00
Northampton National Bank, Northampton	10,000 00	18,000 00
Palmer National Bank, Palmer	3,700 00	5,550 00
Ware National Bank, Ware	7,500 00	7,875 00
Bank of North America, New York	7,000 00	12,600 00
Continental National Bank, New York	20,000 00	26,000 00
Fourth National Bank, New York	20,000 00	40,000 00
National Bank of Commerce, New York	10,000 00	20,000 00
St. Paul National Bank, St. Paul, Minn.	10,000 00	12,000 00
<b>Totals (carried out at market value)</b>	<b>\$1,806,400 00</b>	<b>\$2,526,685 00</b>

Amount loaned on stocks, bonds, or other securities (except mortgages), held as collateral, the market value of which is \$82,747	66,000 00
Cash in company's principal office, \$27,044.91; cash in bank, \$148,767.01	175,811 92
Interest due and accrued on stocks not included in "market value"	22,539 00
Interest due and accrued on collateral loans	1,650 00
Gross premiums in due course of collection	240,905 88
Rents due and accrued	997 16
Due from other companies for reinsurance on losses already paid	1,487 70
<b>Aggregate amount of all the assets of the company</b>	<b>\$3,505,495 17</b>
Deduct special deposits in other states	55,000 00
<b>Total admitted assets</b>	<b>\$3,450,495 17</b>

## LIABILITIES.

Amount of unpaid losses (of which \$29,193.02 are resisted)	\$263,524 41
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$802,897 92
Reinsurance reserve pro rata on fire risks running more than one year	740,515 87
Amount of reserve on all outstanding risks	1,343,413 79
Commissions and brokerage	36,135 88
<b>Aggregate</b>	<b>\$1,643,074 08</b>
Deduct liabilities on special deposits	13,135 73
<b>Net liabilities (except capital stock)</b>	<b>\$1,629,938 35</b>
Surplus as regards policy holders	\$1,820,556 82
Capital stock	1,500,000 00
<b>Surplus over capital</b>	<b>\$320,556 82</b>



## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums .....	\$2,112,279 25
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	842,895 02
Net amount of cash actually received for premiums .....	\$1,769,884 23
Interest received on bonds and mortgages .....	17,349 48
Interest and dividends received on bonds and stocks, and from all other sources .....	128,390 02
Receipts from all other sources, viz., rents .....	4,699 32
Aggregate cash receipts .....	<u>\$1,920,323 05</u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses .....	\$1,813,925 69
Reinsurance .....	69,722 81
Net amount paid on losses (of which \$261,394.21 belonged to prior years) .....	\$1,250,202 88
Cash dividends actually paid .....	150,000 00
Paid or allowed during the year for commissions and brokerage .....	298,142 64
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....	72,299 76
Paid state, national and local taxes, in this and other states .....	61,694 73
All other disbursements, viz., miscellaneous .....	183,408 62
Aggregate cash disbursements .....	<u>\$2,015,748 63</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire and tornado risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892 .....	\$202,596,623	\$3,617,382 50
Written during the year .....	128,165,408	1,769,884 23
Total .....	\$330,762,025	\$4,387,266 73
Deduct expirations .....	126,007,382	1,782,687 88
Net amount in force December 31, 1893 .....	<u>\$199,754,698</u>	<u>\$2,604,638 85</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893 .....	One year or less .....	\$33,323,524	\$1,205,796 86	1-2	\$602,897 92
1892 .....	Two years .....	725,391	7,986 17	1-4	1,982 79
1891 .....		647,501	6,595 06	3-4	4,946 28
1891 .....	Three years .....	18,141,878	212,885 24	1-6	36,480 87
1892 .....		21,198,024	250,733 71	1-2	125,366 85
1893 .....		22,964,693	270,701 00	5-6	225,584 15
1890 .....	Four years .....	684,171	6,628 84	1-8	828 69
1891 .....		658,945	5,862 43	2-8	2,205 90
1892 .....		798,542	12,275 69	5-8	7,672 25
1893 .....		770,591	6,873 14	7-8	6,018 32
1889 .....		6,473,689	80,658 05	1-10	8,008 80
1890 .....	Five years .....	10,889,124	136,101 99	2-10	40,880 57
1891 .....		10,327,964	130,947 45	1-2	65,473 72
1892 .....		11,494,108	189,777 38	7-10	97,844 11
1893 .....		10,692,249	131,412 95	9-10	118,271 66
Totals .....		<u>\$199,754,698</u>	<u>\$2,604,638 85</u>		<u>\$1,842,413 79</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$32,563,417 90
Total amount of cash dividends declared since the company commenced business .....	2,945,542 00
Total amount of the company's stock owned by the directors at par value .....	165,700 00
Total amount loaned to officers and directors .....	9,500 00
Losses paid from organization to date .....	20,308,510 83
Dividends declared payable in stock from organization .....	1,000,000 00
Losses incurred during the year, fire .....	1,222,853 91
Loaned to stockholders not officers .....	40,000 00

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Oregon.....	\$55,000 00	\$13,125 78

#### BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>
Fire risks taken.....	\$3,446,869 00
Premiums received.....	61,042 64
Losses.....	\$7,192 39
Total losses incurred during the year in the State of Michigan.....	\$9,855 01

### SPRING GARDEN INSURANCE COMPANY.

#### PENNSYLVANIA.

HOME OFFICE, 431 WALNUT STREET, PHILADELPHIA.

(Incorporated April 15, 1885; commenced business August 29, 1885.)

WILLIAM G. WARDEN, *President.*

CLARENCE E. PORTER, *Secretary.*

Attorney for Michigan, BYRON WHITAKER, of Detroit.

#### CAPITAL.

Capital stock paid.....\$400,000

#### ASSETS.

Real estate (cost value \$238,741.07).....	\$300,800 00
Loans on bond and mortgage of real estate (first liens).....	280,350 00
Interest due \$112.50 and accrued \$5,895.80 on said mortgage loans; total.....	6,008 30
Total value of mortgaged premises, buildings (insured for \$229,850).....	\$522,475 00

#### STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	<i>Par value.</i>	<i>Market value.</i>
City of St. Joseph.....	\$20,000 00	\$22,800 00
National Water Works Co. of N. Y.....	10,000 00	10,000 00
Pittsburgh, Cin. & St. Louis R. R.....	30,000 00	34,500 00
Lehigh Valley R. R.....	20,000 00	24,800 00
People's Passenger R'y Co.....	10,000 00	12,000 00
Lehigh Coal & Navigation Co.....	20,000 00	25,200 00
American Steamship Co.....	5,000 00	5,087 50
Terre Haute & Logansport R. R.....	20,000 00	21,800 00
Cleveland, Columbus, Cincinnati & Indianapolis R. R.....	10,000 00	12,000 00
Jacksonville, Louisville & St. Louis R. R.....	31,000 00	10,500 00
Columbus & Cincinnati Midland R. R.....	20,000 00	18,000 00
Marietta & North Georgia R. R.....	20,000 00	6,000 00
Zanesville & Ohio River R. R.....	10,000 00	5,000 00
Clearfield & Jefferson R. R.....	15,000 00	17,700 00
Jacksonville, Tampa & Key West R. R.....	10,000 00	9,000 00
Philadelphia & Reading R. R. Co.....	24,000 00	23,520 00
Pennsylvania & New York Canal & R. R. Co.....	10,000 00	10,700 00
Allegheny Valley R. R. Co.....	5,000 00	6,000 00
Philadelphia & Reading R. R. Co.....	10,000 00	10,800 00
Robert H. Coleman, 1st mtg.....	5,000 00	5,000 00
Bloomington City, Ill., R'y.....	27,000 00	18,500 00
Pennsylvania & Northwestern R. R. Co.....	25,000 00	26,625 00
Bells Gap R. R. Co.....	5,000 00	5,500 00
Pennsylvania Steel Co.....	10,000 00	9,820 00
Camden & Atlantic R. R. Co.....	10,000 00	11,500 00

**BONDS—**

	<i>Par value.</i>	<i>Market value.</i>
Bunbury, Hazleton & Wilkes-Barre R'y Co. ....	\$10,000 00	\$9,700 00
Allegheny Valley R'y Co. ....	10,000 00	9,400 00
Philadelphia & Reading R. R. Co. ....	15,000 00	15,000 00
Wilmington & Northern R. R. Co. ....	25,000 00	25,000 00
Camden, N. J., Horse R. R. Co. ....	15,000 00	15,750 00
Newark, N. J., Passenger R'y Co. ....	10,000 00	9,100 00
Rochester, N. Y., R'y Co. ....	10,000 00	9,100 00
Philadelphia, Reading & New England R. R. Co. ....	30,000 00	15,000 00
Mortgage Trust Co. of Penn. ....	25,000 00	25,000 00
Chamberlin Investment Co., Denver. ....	6,000 00	4,500 00

**STOCKS—**

Pennsylvania R. R. Co. ....	5,000 00	4,800 00
Commercial National Bank, of Philadelphia. ....	3,750 00	4,125 00
Penn National Bank, of Philadelphia. ....	10,000 00	17,000 00
Oglethorpe Savings & Trust Co., Savannah. Ga. ....	10,000 00	6,000 00

Totals (carried out at market value) .....	\$559,750 00	\$527,507 50	\$527,507 50
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Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$33,470.00

Cash in company's principal office, \$1,442.92; cash in bank, \$42,065.94	31,000 00
Interest due and accrued on stocks not included in "market value"	43,508 86
Interest due and accrued on collateral loans	208 33
Gross premiums in due course of collection	1,200 00
Bills receivable <i>not matured</i> , taken for fire risks	42,395 58
Rents due and accrued	506 58
Due from other companies for reinsurance on losses already paid	896 88
	273 80

Aggregate amount of all the available assets of the company .....	\$1,234,655 83
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**LIABILITIES.**

Amount of unpaid losses (of which \$5,152.84 are resisted) .....	\$38,700 47
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Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$146,010 69
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	113,864 41

Amount of reserve on all outstanding risks .....	259,875 10
Reclaimable by insured on perpetual policies .....	418,976 29
Commissions and brokerage .....	1,977 20
Return premiums .....	100 97
Reinsurance .....	2,792 46
Taxes and assessments .....	1,752 00

Aggregate liabilities (except capital stock) .....	\$724,174 49
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Surplus as regards policy holders .....	\$510,481 34
Capital stock .....	400,000 00
Surplus over capital .....	\$110,481 34

**RECEIPTS DURING THE YEAR.**

Gross amount of cash received for premiums .....	<i>On fire risks.</i> \$541,979 85
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	166,989 08
Net amount of cash actually received for premiums .....	\$374,990 76
Interest received on bonds and mortgages .....	16,538 77
Interest and dividends received on bonds and stocks, and from all other sources .....	29,146 39
Receipts from all other sources, viz., rents, \$4,730.08; miscellaneous, \$1,205.08 .....	5,935 16
Deposit premiums received for perpetual fire risks (carried inside) .....	\$9,753 19

Aggregate cash receipts .....	\$428,611 08
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## DISBURSEMENTS DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses.....	\$307,391 75
Deduct amount actually received for salvages, \$6,266.54; reinsurance, \$32,108.53.....	38,375 07
Net amount paid on losses (of which \$54,378.26 belonged to prior years) ..	\$269,016 68
Cash dividends actually paid.....	32,000 00
Paid or allowed during the year for commissions and brokerage .....	75,167 87
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	17,170 16
Paid state, national and local taxes, in this and other states.....	16,770 53
All other disbursements, viz., miscellaneous .....	25,636 31
Amount of deposit premium returned during the year on perpetual fire risks (carried inside) .....	\$14,115 50
Aggregate cash disbursements.....	<u>\$435,761 55</u>

## MISCELLANEOUS.

Risks and premiums.	Fire risks.	Premiums thereon.
In force December 31, 1892.....	\$45,067,448 58	\$506,068 23
Written during the year .....	48,757,585 78	546,068 15
Total.....	<u>\$93,824,984 36</u>	<u>\$1,052,756 48</u>
Deduct expirations.....	45,315,861 95	500,976 81
In force at the end of the year.....	<u>\$48,509,122 41</u>	<u>\$551,779 67</u>
Deduct amount reinsured .....	4,602,601 17	52,808 77
Net amount in force December 31, 1893.....	<u>\$43,906,521 24</u>	<u>\$498,970 90</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893.....	One year or less.....	\$24,577,011 24	\$292,021 28	1-2	\$146,010 69
1892.....	Two years.....	\$44,614 28	3,945 97	1-4	966 49
1891.....		226,066 28	2,864 29	3-4	1,773 22
1891.....		3,312,233 24	31,354 67	1-6	5,200 11
1892.....	Three years.....	3,349,901 39	35,237 50	1-2	17,743 75
1893.....		4,041,649 32	44,469 24	5-6	37,057 79
1890.....		55,636 00	569 65	1-8	71 20
1891.....	Four years.....	109,678 00	1,005 68	2-8	277 62
1892.....		140,200 00	1,632 81	5-8	1,030 51
1893.....		204,080 99	2,265 78	7-8	2,070 06
1890.....		910,104 66	10,263 30	1-10	1,066 33
1890.....		1,123,949 82	12,609 00	2-10	3,732 70
1891.....	Five years.....	1,328,717 45	13,926 28	1-2	6,963 14
1892.....		1,739,395 99	20,314 28	7-10	14,230 66
1893.....		1,923,568 48	21,264 69	9-10	19,678 22
1898.....		4,000 00	16 00	1-12	1 23
1890.....			56 75	5-12	23 64
1891.....	Six years.....	11,000 00	228 91	7-12	133 53
1892.....		3,500 00	16 00	2-4	12 00
1893.....		327,000 00	281 00	11-12	808 25
1887.....		25,500 00	752 67	1-14	53 76
1898.....		5,500 00	257 50	2-14	55 17
1889.....	Seven years.....	7,000 00	227 00	5-14	81 67
1890.....		3,000 00	15 00	1-2	7 50
1891.....		16,750 00	167 50	9-14	107 67
1884.....		5,000 00	200 00	3-20	30 00
1886.....		2,080 00	80 00	1-4	7 50
1887.....	Ten years.....	7,600 00	167 89	7-20	58 73
1888.....		8,000 00	210 00	9-20	94 50
1889.....		27,375 00	173 75	11-20	95 56
1892.....		2,500 00	60 00	17-20	51 00
Totals.....		<u>\$43,906,521 24</u>	<u>\$498,970 90</u>		<u>\$259,875 10</u>
Perpetual.....		<u>17,583,927 06</u>	<u>418,976 29</u>	<u>90 and 95</u>	<u>332,078 66</u>

## GENERAL INTERROGATORIES.

Total amount of cash dividends declared since the company commenced business .....	\$1,537,215 00
Total amount of the company's stock owned by the directors at par value .....	143,850 00
Total amount loaned to officers and directors .....	24,500 00
Losses paid from organization to date .....	3,329,785 21
Dividends declared payable in stock from organization .....	200,000 00
Losses incurred during the year, fire .....	261,510 92
Loaned to stockholders not officers .....	24,500 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken .....	\$345,616 33
Premiums received .....	7,788 12
Losses paid .....	6,418 67
Total losses incurred during the year in the State of Michigan .....	6,702 12

## ST. PAUL FIRE AND MARINE INSURANCE COMPANY

## MINNESOTA.

HOME OFFICE, CORNER THIRD AND JACKSON STREETS, ST. PAUL.

(Incorporated May, 1865; commenced business May, 1865.)

C. H. BIGELOW, *President*. . . . . C. B. GILBERT, *Secretary*.

Attorney for Michigan, C. H. OSBAND, of Lansing.

## CAPITAL.

Capital stock paid ..... \$500,000 |

## ASSETS.

Real estate (cost value \$167,474.63) .....	\$176,900 00
Loans on bond and mortgage of real estate (first liens) .....	755,745 93
Interest due, \$13,179.00, and accrued, \$17,301.10, on said mortgage loans; total .....	30,480 10
Value of lands mortgaged .....	\$991,520 00
Buildings (insured for \$309,244.99) .....	811,280 00
Total value of mortgaged premises .....	\$1,802,750 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
State of Georgia .....	\$25,000 00	\$26,000 00
City of Jordan, Minn. ....	35,000 00	35,000 00
City of Mankato, Minn. ....	8,500 00	8,500 00
Town of Bank Centre, Minn. ....	1,000 00	1,000 00
Town of Vernon Center, Minn. ....	5,500 00	5,500 00
Town of Jo Davies, Minn. ....	5,500 00	5,775 00
Town of Elmore, Minn. ....	6,500 00	6,325 00
Town of Garden City, Minn. ....	2,500 00	2,500 00

## BONDS—

	Par value.	Market value.
Town of Winnebago, Minn.	\$10,000 00	\$10,500 00
Village of Winnebago, Minn.	5,000 00	5,350 00
Town of Pilot Grove, Minn.	5,000 00	5,350 00
Town of Mazeppe, Minn.	5,000 00	5,250 00
Town of Oakwood, Minn.	6,800 00	6,825 00
Town of Blue Earth City, Minn.	36,000 00	37,800 00
County of Pine, Minn.	4,500 00	4,950 00
County of Rock, Minn.	24,000 00	27,800 00
County of Dawson, Mont.	1,500 00	1,500 00
County of Kidder, N. D.	9,000 00	9,000 00
County of Grant, Minn., school district.	2,000 00	2,000 00
Counties of Barnes and Cass, N. D., joint school district.	9,000 00	9,000 00
County of Carver, Minn., school district.	6,000 00	6,000 00
School District II, Big Stone County, Minn.	3,000 00	3,000 00
County of Jeranid, S. D., school township.	1,200 00	1,200 00
County of Sanborn, S. D., school district.	5,500 00	5,500 00
Counties of Barnes and Cass, N. D., school district.	2,100 00	2,100 00
City and county warrants.	4,611 25	4,611 25

## STOCKS—

First National Bank, St. Paul, Minn.	23,000 00	80,000 00
Merchants' National Bank, St. Paul, Minn.	47,500 00	99,750 00
Second National Bank, St. Paul, Minn.	5,000 00	12,400 00
Bank of Minnesota, St. Paul, Minn.	13,000 00	19,500 00
St. Paul National Bank, St. Paul, Minn.	38,200 00	37,184 00
Flour City National Bank, Alexandria, Minn.	4,500 00	5,850 00
Flour City National Bank, Minneapolis, Minn.	12,000 00	12,000 00
St. Paul Trust Co., St. Paul, Minn.	5,000 00	5,000 00
First National Bank, St. Peter, Minn.	2,000 00	4,200 00
First National Bank, Stillwater, Minn.	5,000 00	7,250 00
Northwestern National Bank, Minneapolis, Minn.	4,500 00	7,110 00
First National Bank, Minneapolis, Minn.	10,000 00	15,000 00
American Exchange Bank, Duluth, Minn.	6,000 00	10,500 00
Bank of New England, Minneapolis, Minn.	8,700 00	4,850 00
First National Bank, Duluth, Minn.	10,000 00	12,500 00
Northwestern National Bank, West Superior, Wis.	5,000 00	5,850 00
Chicago, St. P., M. & O. R. R. Co.	10,000 00	12,000 00
Pioneer Press Co., preferred	2,000 00	1,500 00
North American Telegraph Co.	10,000 00	10,000 00

Totals (carried out at market value)	\$455,811 25	\$600,780 25	\$600,780 25
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Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$325,252.00

Cash in company's principal office, \$11,623.86; cash in bank, \$94,148.99	231,050 00
Interest due and accrued on stocks not included in "market value"	105,772 85
Interest due and accrued on collateral loans	7,079 69
Gross premiums in due course of collection	6,060 00
Bills receivable <i>not</i> matured, taken for fire, marine or inland risks	131,163 58
Rents due and accrued	55,914 39
	207 00

Aggregate amount of all the assets of the company	\$2,101,153 88
Deduct special deposits in other states	26,000 00
Total admitted assets	\$2,075,153 88

## LIABILITIES.

Amount of unpaid losses (of which \$6,578.84 are resisted)	\$200,244 12
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$847,085 62
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	501,598 78
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks	154,070 18
Amount of reserve on all outstanding risks	1,002,754 56
Commissions and brokerage	19,674 53
Aggregate	\$1,222,673 23
Deduct liabilities on special deposits	14,180 42
Net liabilities (except capital stock)	\$1,208,492 81

Surplus as regards policy holders.....	\$566,661 07
Capital stock.....	500,000 00
Surplus over capital.....	<u>\$366,661 07</u>

# RECEIPTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums.....	\$1,440,090 46	\$345,965 28
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	271,721 56	49,589 00
	<u>\$1,168,368 90</u>	<u>\$296,376 28</u>
Net amount of cash actually received for premiums.....		\$1,464,745 18
Interest received on bonds and mortgages.....		46,678 69
Interest and dividends received on bonds and stocks, and from all other sources.....		61,149 90
Receipts from all other sources, viz., rents.....		<u>5,237 82</u>
Aggregate cash receipts.....		<u>\$1,577,811 59</u>

# DISBURSEMENTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses.....	\$993,218 98	\$367,201 16
Deduct amount actually received for salvages, \$18,452.29; reinsurance, \$157,828.83.....	139,999 92	36,280 70
	<u>\$853,219 01</u>	<u>\$330,920 46</u>
Net amount paid on losses (of which \$195,716.17 belonged to prior years).....		\$1,184,139 47
Cash dividends actually paid.....		60,000 00
Paid or allowed during the year for commissions and brokerage.....		317,591 33
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....		66,102 72
Paid state, national and local taxes, in this and other states.....		27,518 04
All other disbursements, viz., miscellaneous.....		<u>76,170 25</u>
Aggregate cash disbursements.....		<u>\$1,731,521 81</u>

# MISCELLANEOUS.

Risks and premiums.	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1892.....	\$154,394,572	\$1,724,328 70	\$4,275,794	\$155,477 92
Written during the year.....	100,655,143	1,452,067 47	35,948,988	860,962 10
Total.....	<u>\$255,049,715</u>	<u>\$3,176,396 17</u>	<u>\$40,224,777</u>	<u>\$516,440 02</u>
Deduct expirations.....	125,332,400	1,466,348 33	36,279,878	362,369 84
In force at the end of the year.....	<u>\$129,717,315</u>	<u>\$1,710,117 84</u>	<u>\$3,944,904</u>	<u>\$154,070 18</u>
Deduct amount reinsured.....	5,118,111	72,076 84		
Net amount in force December 31, 1893.....	<u>\$124,599,204</u>	<u>\$1,638,041 00</u>	<u>\$3,944,904</u>	<u>\$154,070 18</u>

# RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893.....	One year or less.....	\$50,726,454	\$894,171 25	1-2	\$347,085 62
1892.....		148,568	1,372 22	1-4	343 05
1891.....	Two years.....	121,705	1,411 12	3-4	1,068 34
1890.....		9,988,549	115,693 83	1-6	19,282 22
1889.....	Three years.....	13,211,080	157,410 40	1-2	78,705 20
1888.....		12,878,057	148,899 85	5-6	124,082 80
1887.....		103,107	1,046 81	1-8	130 85
1886.....	Four years.....	85,527	789 28	8-8	288 48
1885.....		91,049	809 28	5-8	506 80
1884.....		68,623	623 76	7-8	545 79
1883.....		5,589,224	78,044 97	1-10	7,804 49
1882.....		6,702,433	89,293 39	3-10	26,967 99
1881.....	Five years.....	8,310,462	110,870 28	1-2	55,335 14
1880.....		10,027,307	136,221 90	7-10	94,655 38
1879.....		6,824,194	102,108 66	9-10	91,898 80
Totals.....		<u>\$124,799,204</u>	<u>\$1,638,141 00</u>		<u>\$348,684 40</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$17,161,520 09
Total amount of cash dividends declared since the company commenced business.....	1,146,691 47
Total amount of the company's stock owned by the directors at par value.....	150,100 00
Total amount loaned to officers and directors .....	104,500 00
Losses paid from organization to date.....	10,964,848 71
Losses incurred during the year, fire, marine and inland.....	1,221,723 51
Amount deposited in different states and countries for the security of all the company's policy holders.....	50,000 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Georgia .....	\$26,000 00	\$14,180 43

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>	<i>Marine and inland risks.</i>	<i>Aggregate.</i>
Fire, marine and inland risks taken .....	\$1,844,849 00	\$584,475 00	\$2,678,324 00
Premiums received .....	28,084 83	12,350 32	40,435 15
Losses paid .....	15,624 34	11,172 71	26,797 05
Total losses incurred during the year in the State of Michigan....	21,950 89	11,922 71	\$3,882 60

## TEUTONIA FIRE INSURANCE COMPANY.

## PENNSYLVANIA.

HOME OFFICE, 424 WALNUT ST., PHILADELPHIA.

(Incorporated August 7, 1871; commenced business September 1, 1871.)

EUGENE FRANSSEN, *President.*

THOMAS CHAMBERLIN, *Secretary.*

Attorney for Michigan, PETER SCHULTE, of Detroit.

## CAPITAL.

Capital stock paid.....\$200,000

## ASSETS.

Real estate.....	\$85,300 00
Loans on bond and mortgage of real estate (first liens).....	39,700 00
Interest due \$58.50 and accrued \$396.86 on said mortgage loans; total..	455 36
Value of lands mortgaged.....	\$34,000 00
Buildings (insured for \$38,600).....	58,400 00
Total value of mortgaged premises.....	\$92,100 00



## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
Pittsburgh, Cin. & St. Louis R. R. Co. ....	\$12,000 00	\$12,860 00	
Catawissa R. R. Co. ....	10,000 00	11,350 00	
Schuykill River, east side, R. R. Co. ....	10,000 00	10,650 00	
Chicago & Western Indiana R. R. Co. ....	5,000 00	5,250 00	
North Pennsylvania R. R. Co. ....	10,000 00	10,650 00	
Savannah & Western R. R. Co. ....	15,000 00	5,100 00	
Georgia, Carolina & Northern R. R. Co. ....	15,000 00	13,275 00	
Lehigh Valley R'y Co. ....	10,000 00	9,400 00	
Allegheny Valley R. R. Co. ....	5,000 00	5,425 00	
Baltimore Belt R. R. Co. ....	20,000 00	20,000 00	
Totals (carried out at market value) .....	\$112,000 00	\$104,960 00	\$104,960 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$4,675.00 .....	3,700 00
Cash in company's principal office, \$85.74; cash in bank, \$10,629.25 .....	10,714 99
Interest due and accrued on collateral loans .....	90 40
Gross premiums in due course of collection .....	4,258 23
Rents due and accrued .....	175 45
Perpetual policies on company's real estate less 10% .....	936 00

Aggregate amount of all the available assets of the company ..... \$260,290 43

## LIABILITIES.

Amount of unpaid losses ..... \$1,993 40

Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$7,254 51
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year. ....	13,188 44

Amount of reserve on all outstanding risks .....	20,442 95
Reclaimable by insured on perpetual policies .....	24,434 30
Due and accrued for salaries, rent, advertising, or agency expenses .....	101 58
Commissions and brokerage .....	439 89
Rents paid in advance .....	155 00

Aggregate liabilities (except capital stock) ..... \$47,567 12

Surplus as regards policy holders .....	\$212,723 31
Capital stock .....	200,000 00
Surplus over capital .....	<u>\$12,723 31</u>

## RECEIPTS DURING THE YEAR.

	On fire risks.
Gross amount of cash received for premiums .....	\$37,671 43
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	10,140 61
Net amount of cash actually received for premiums .....	\$27,530 82
Interest received on bonds and mortgages .....	1,938 20
Interest and dividends received on bonds and stocks, and from all other sources .....	6,009 14
Receipts from all other sources, rents .....	2,241 41
Aggregate cash receipts .....	<u>\$37,719 57</u>

## DISBURSEMENTS DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses .....	\$24,241 69
Deduct amount actually received for salvages, \$591.67; reinsurance, \$3,840.91 .....	4,432 58

Net amount paid on losses (of which \$2,042.68 belonged to prior years) ..	\$19,809 11
Cash dividends actually paid ..	8,000 00
Paid of allowed during the year for commissions and brokerage ..	5,604 28
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes ..	4,380 00
Paid state, national and local taxes in this and other states ..	2,446 59
All other disbursements, viz., miscellaneous ..	2,278 42
Aggregate cash disbursements ..	<u>\$42,518 40</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892 ..	\$4,580,290	\$43,289 31
Written during the year ..	3,868,696	37,326 26
Total ..	<u>\$8,448,986</u>	<u>\$80,627 57</u>
Deduct expirations ..	3,908,372	36,387 97
In force at the end of the year ..	<u>\$4,537,612</u>	<u>\$44,299 60</u>
Deduct amount reinsured ..	482,260	4,841 56
Net amount in force December 31, 1893 ..	<u>\$4,055,352</u>	<u>\$39,448 02</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1894 ..	One year or less ..	\$1,572,914	\$14,509 08	1-2	\$7,254 51
1891 ..	Three years ..	251,204	3,679 22	1-6	613 23
1892 ..		412,222	4,503 48	1-3	2,251 24
1893 ..		412,204	4,964 53	5-6	4,187 11
1899 ..	Five years ..	158,728	1,440 21	1-10	144 02
1890 ..		252,930	2,322 13	2-10	606 64
1891 ..		263,870	2,399 17	1-2	1,194 58
1892 ..	Seven years ..	308,145	2,662 66	7-10	1,864 86
1893 ..		275,128	2,348 49	9-10	2,023 64
1894 ..		11,000	222 50	1-14	16 61
1895 ..	Perpetual ..	10,000	138 75	3-14	29 73
1896 ..		11,000	213 75	5-14	76 34
1897 ..		2,500	50 00	1-2	25 00
1898 ..	Seven years ..	5,500	41 25	9-14	26 51
1899 ..		8,800	112 50	11-14	88 49
1900 ..		1,500	11 25	12-14	10 45
Perpetual ..		1,062,510	24,434 30		24,434 30
Totals ..		<u>\$5,117,968</u>	<u>\$63,982 32</u>		<u>\$44,877 25</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date ..	\$504,466 15
Total amount of cash dividends declared since the company commenced business ..	215,253 73
Total amount of the company's stock owned by the directors at par value ..	76,700 00
Losses paid from organization to date ..	187,215 58
Losses incurred during the year, fire ..	21,180 13
Loaned to stockholders not officers ..	8,700 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>
Fire risks taken ..	\$368,290 00
Premiums received ..	3,073 48
Losses paid ..	1,033 27
Total losses incurred during the year in the State of Michigan ..	<u>1,033 27</u>

## TEUTONIA FIRE AND MARINE INSURANCE COMPANY.

OHIO.

HOME OFFICE, NOS. 114 AND 116 EAST THIRD ST., DAYTON.

(Incorporated February, 1885; commenced business March 1, 1885).

EDWARD PAPE, *President.*J. LINXWEILER, Jr., *Secretary.*

Attorney for Michigan, LEWIS ATKINS, of Port Huron.

## CAPITAL.

Capital stock paid ..... \$100,000

## ASSETS.

Real estate (cost value \$2,150.00) .....	\$2,150 00
Loans on bond and mortgage of real estate (first liens) .....	258,845 00
Interest accrued on said mortgage loans .....	9,896 50
Value of lands mortgaged .....	\$382,700 00
Buildings (insured for \$109,000) .....	401,450 00
Total value of mortgaged premises .....	\$784,150 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States, registered .....	\$50,000 00	\$56,375 00	
Barney & Smith Car Co. ....	5,000 00	5,000 00	
STOCKS—			
Barney & Smith Car Co. ....	21,000 00	21,000 00	
Stillwell, Bierce & Smith Vaile Co. ....	6,500 00	6,695 00	
Merchants' National Bank, Dayton, O. ....	17,500 00	27,290 00	
Winters National Bank, Dayton, O. ....	7,000 00	12,000 00	
City National Bank, Dayton, O. ....	4,000 00	11,440 00	
Third National Bank, Piqua, O. ....	1,000 00	1,050 00	
Totals (carried out at market value) .....	\$112,000 00	\$141,650 00	141,650 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$22,836.00 .....	14,000 00
Cash in company's principal office, \$1,471.25; cash in bank, \$11,521.74, .....	12,992 99
Interest due and accrued on collateral loans .....	111 50
Gross premiums in due course of collection .....	9,307 58
Bills receivable, <i>not matured</i> , taken for fire risks .....	50 00

Aggregate amount of all the available assets of the company ..... \$449,003 57

## LIABILITIES.

Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$20,042 65
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	68,227 92
Amount of reserve on all outstanding risks .....	\$83,270 57
Commissions and brokerage .....	1,234 06
Aggregate liabilities (except capital stock) .....	\$84,504 63

Surplus as regards policy holders.....	\$264,496 94
Capital stock.....	100,000 00
Surplus over capital.....	\$264,496 94

## RECEIPTS DURING THE YEAR.

	On fire risks.
Gross amount of cash received for premiums.....	\$86,096 19
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	12,540 59
Net amount of cash actually received for premiums.....	\$73,495 60
Interest received on bonds and mortgages.....	18,448 73
Interest and dividends received on bonds and stocks, and from all other sources.....	6,944 00
Receipts from all other sources, viz., rents.....	177 00
Aggregate cash receipts.....	\$99,065 33

## DISBURSEMENTS DURING THE YEAR.

Net amount paid on losses.....	\$28,848 16
Cash dividends actually paid.....	20,000 00
Paid or allowed during the year for commissions and brokerage.....	10,773 32
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	13,996 67
Paid state, national and local taxes, in this and other states.....	7,285 17
All other disbursements, viz., miscellaneous.....	6,657 15
Aggregate cash disbursements.....	\$87,560 47

## MISCELLANEOUS.

<i>Risks and premiums.</i>	Fire risks.	Premiums thereon.
In force December 31, 1892.....	\$12,906 218	\$146,141 98
Written during the year.....	7,785,035	87,104 98
Total.....	\$20,642,253	\$233,246 86
Deduct expirations.....	6,929,787	78,293 42
In force at the end of the year.....	\$13,712,466	\$159,953 44
Deduct amount reinsured.....	1,069,858	17,694 57
Net amount in force December 31, 1893.....	\$12,642,608	\$142,258 87

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893.....	One year or less.....	\$2,927,682	\$40,065 31	1-2	\$20,042 65
1891.....	Three years.....	2,520,504	30,472 53	1-6	5,073 75
1892.....		3,844,690	36,496 25	1-2	18,248 14
1893.....		3,657,151	38,049 98	5-6	32,433 32
1889.....	Five years.....	179,831	2,845 98	1-10	234 59
1890.....		138,091	2,051 80	3-10	615 39
1891.....		225,990	3,475 61	1-2	1,787 30
1892.....		224,196	3,800 87	7-10	2,540 25
1893.....		191,291	2,904 08	9-10	2,613 68
Totals.....		\$13,712,466	\$159,953 44		\$38,270 57

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,532,741 88
Total amount of cash dividends declared since the company commenced business.....	376,550 00
Total amount of the company's stock owned by the directors at par value.....	15,000 00
Total amount loaned to officers and directors.....	12,550 40
Losses paid from organization to date.....	363,355 78
Dividends declared payable in stock from organization.....	20,000 00
Losses incurred during the year, fire.....	28,848 16
Loaned to stockholders not officers.....	4,500 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken .....	<i>Fire risks.</i>
Premiums received .....	\$317,050 00
Losses paid .....	10,011 00
Total losses incurred during the year in the State of Michigan .....	6,878 80
	<u>6,878 80</u>

## TRADERS' INSURANCE COMPANY.

ILLINOIS.

HOME OFFICE, 160 LA SALLE ST., CHICAGO.

(Incorporated February, 1865; commenced business May, 1872.)

E. BUCKINGHAM, *President.*R. J. SMITH, *Secretary.*

Attorney for Michigan, SAMUEL H. ROW, of Lansing.

## CAPITAL.

Capital stock paid ..... \$500,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens) ..... \$215,900 00  
 Interest due, \$2,500.00, and accrued, \$3,597.23, on said mortgage loans;  
 total ..... 3,849 23

Value of lands mortgaged ..... \$347,160 00  
 Buildings (insured for \$166,860) ..... 245,500 00  
 Total value of mortgaged premises ..... \$592,660 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
United States .....	\$150,000 00	\$168,750 00
Cosmopolitan Safe Deposit Co. ....	25,000 00	22,500 00
Chicago Auditorium Association .....	25,000 00	22,500 00
Chicago Packing & Provision Co. ....	25,000 00	25,000 00
Chicago & South Side Rapid Transit R. R. Co. ....	55,000 00	40,150 00
Lincoln Park .....	1,000 00	1,000 00
STOCKS—		
American Exchange National Bank .....	25,000 00	30,000 00
National Bank of America .....	30,000 00	42,000 00
Union National Bank .....	20,000 00	30,000 00
Continental National Bank .....	32,500 00	45,500 00
Corn Exchange Bank .....	10,000 00	27,500 00
Chicago & N. W. R'y .....	35,000 00	33,250 00
Chicago & N. W. R'y .....	25,000 00	24,500 00
Chicago & Alton R. R. ....	11,300 00	15,320 00
Chicago City R'y .....	165,000 00	538,250 00
Chicago West Div. R'y .....	6,800 00	40,800 00
West Chicago Street R. R. ....	11,500 00	16,675 00
North Chicago City R'y .....	5,000 00	25,000 00
North Chicago Street R. R. ....	22,000 00	54,580 00
National R'y .....	50,000 00	57,500 00
Davenport & Rock Island R. R. ....	37,500 00	7,500 00
Chicago & South Side Rapid Transit R. R. Co. ....	82,500 00	42,587 50
Central Music Hall .....	2,200 00	7,150 00
Packers and Provision Dealers Ins. Co. ....	5,000 00	5,000 00
WARRANTS—		
City of Chicago .....	2,050 84	1,917 53
Town of Cicero .....	8,322 97	7,641 95
Totals (carried out at market value) .....	<u>\$967,673 81</u>	<u>\$1,831,751 98</u>

Cash in company's principal office, \$1,958.15; cash in bank, \$54,283.44.....	\$56,241 59
Interest due and accrued on stocks not included in "market value".....	6,560 51
Gross premiums in due course of collection.....	71,386 03
Due from other companies for reinsurance on losses already paid.....	16,120 80

Aggregate amount of all the assets of the company.....	\$1,701,810 14
Deduct special deposits in other states.....	56,250 00
Total admitted assets.....	<u>\$1,645,560 14</u>

## LIABILITIES.

Amount of unpaid losses (of which \$11,806.39 are resisted).....	\$99,040 60
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$259,861 68
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	197,099 95
Amount of reserve on all outstanding risks.....	456,761 63
Commissions and brokerage.....	10,251 66
Miscellaneous.....	13,177 50
Aggregate.....	<u>\$579,231 39</u>
Deduct liabilities on special deposits.....	6,760 88
Net liabilities (except capital stock).....	<u>\$572,470 51</u>
Surplus as regards policy holders.....	\$1,073,089 63
Capital stock.....	500,000 00
Surplus over capital.....	<u>\$573,089 63</u>

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums.....	<i>On fire risks.</i> \$331,395 20
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	175,220 94
Net amount of cash actually received for premiums.....	\$656,074 26
Interest received on bonds and mortgages.....	9,449 08
Interest and dividends received on bonds and stocks, and from all other sources.....	80,204 55
Aggregate cash receipts.....	<u>\$745,727 89</u>

## DISBURSEMENTS DURING THE YEAR.

Gross amount actually paid for losses.....	<i>On fire risks.</i> \$342,892 73
Deduct amount actually received for salvages, \$531.00; reinsurance, \$52,135.48.....	52,716 43
Net amount paid on losses (of which \$51,362.62 belonged to prior years).....	\$489,676 30
Cash dividends actually paid.....	50,000 00
Paid or allowed during the year for commissions and brokerage.....	119,158 32
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	53,190 89
Paid state, national and local taxes, in this and other states.....	20,174 98
All other disbursements, viz., miscellaneous.....	38,853 73
Aggregate cash disbursements.....	<u>\$771,054 22</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$55,186,061	\$310,053 65
Written during the year.....	56,878,010	845,106 01
Total.....	\$112,064,071	\$1,155,157 66
Deduct expirations.....	46,099,171	696,628 10
In force at the end of the year.....	\$65,964,900	\$658,529 56
Deduct amount reinsured.....	6,512,984	74,851 63
Net amount in force December 31, 1893.....	\$59,451,916	\$684,177 93

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1898.....	One year or less.....	\$32,785,602	\$519,323 37	1-2	\$259,661 68
1892.....	Two years.....	258,088	8,861 80	1-4	685 45
1893.....		120,838	2,172 80	3-4	1,639 23
1891.....	Three years.....	4,974,884	64,663 41	1-6	10,777 07
1892.....		6,308,127	77,389 38	1-3	23,919 69
1893.....	Four years.....	6,954,521	92,667 01	5-6	77,222 51
1890.....		324,255	2,649 24	1-8	331 16
1891.....	Five years.....	315,535	2,377 55	2-8	891 69
1892.....		380,340	3,858 94	5-8	2,086 20
1893.....	Six years.....	879,250	3,191 44	7-8	2,792 51
1890.....		968,590	15,914 67	1-10	1,591 46
1891.....	Seven years.....	1,296,605	21,318 34	3-10	6,853 99
1892.....		1,269,074	19,345 08	1-3	9,923 51
1893.....	Eight years.....	1,745,573	29,995 07	7-10	20,996 50
1890.....		1,463,749	25,111 08	9-10	22,599 98
Totals.....		\$59,451,916	\$884,177 93		\$456,761 63

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$9,858,379 17
Total amount of cash dividends declared since the company commenced business.....	1,072,500 00
Total amount of the company's stock owned by the directors at par value.....	110,200 00
Losses paid from organization to date.....	6,085,844 23
Fire losses incurred during the year.....	582,602 10

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Oregon.....	\$56,250 00	\$6,760 88

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>
Fire risks taken.....	\$3,192,674 00
Premiums received.....	62,014 55
Losses paid.....	36,492 65
Total losses incurred during the year in the State of Michigan.....	47,538 41

## UNION INSURANCE COMPANY.

## PENNSYLVANIA.

## HOME OFFICE, PHILADELPHIA.

(Incorporated February 6, 1894; commenced business July 25, 1893.)

CHAS. S. HOLLINSHEAD, *President*.E. R. DANNELS, *Secretary*.

Attorney for Michigan, FRANK O. DAVENPORT, of Detroit.

## CAPITAL.

Capital stock paid .....\$200,000

## ASSETS.

Real estate .....	\$160,000 00
Loans on bond and mortgage of real estate (first liens) .....	9,900 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

## BONDS—

Par value. Market value.

Cheesapeake & Delaware Canal Co. ....	\$15,000 00	\$7,875 00
American Steamship Co. ....	6,000 00	6,120 00
Susquehanna Coal Co. ....	10,000 00	11,650 00
Baltimore & Ohio R. R., Parkersburg branch .....	25,000 00	23,280 00
Steubenville & Indiana R. R. ....	15,000 00	15,780 00
Philadelphia & Reading R. R. ....	25,000 00	30,125 00
New York Car Trust Co. ....	25,000 00	25,000 00
Shamokin, Sunbury & Lewisburg .....	4,000 00	4,080 00
Bethlehem Iron Co. ....	2,000 00	2,000 00
Philadelphia & Reading R. R. ....	4,000 00	2,710 00
Philadelphia & Reading R. R., 3d mtg. ....	5,000 00	887 50
Perkiomen R. R. Co. ....	12,000 00	12,870 00
Huntingdon & Broad Top Car Trust .....	5,000 00	5,000 00

## STOCKS—

Little Schuylkill R. R. Co. ....	5,000 00	6,700 00
Pennsylvania R. R. Co. ....	10,000 00	9,600 00
N. Pennsylvania R. R. Co. ....	6,800 00	11,152 00
Philadelphia National Bank .....	6,800 00	12,308 00
Farmers and Mechanics' National Bank .....	8,800 00	8,888 00
Delaware R. R. Co. ....	1,200 00	1,488 00
Delaware Insurance Co. ....	2,200 00	2,156 00

Totals (carried out at market value) .....	\$194,800 00	\$304,609 50	204,609 50
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Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$27,889.00 .....	20,300 00
Cash in company's principal office, \$4,101.48; cash in bank, \$25,968.50 .....	30,069 98
Interest due and accrued on stocks not included in "market value" .....	1,760 83
Gross premiums in due course of collection .....	70,352 27
Rents due and accrued .....	696 88
Due from perpetual insurance on building .....	742 50

Aggregate amount of all the available assets of the company .....	\$498,431 96
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## LIABILITIES.

Amount of unpaid losses (of which \$1,778.66 are resisted).....		\$43,442 26
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$104,076 46	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	77,806 84	
Amount of reserve on all outstanding risks.....		181,882 30
Redeemable by insured on perpetual policies.....		37,170 29
Cash dividends declared due or to become due.....		1,694 52
Commissions and brokerage.....		16,330 92
Aggregate liabilities (except capital stock).....		<u>\$286,520 29</u>
Surplus as regards policy holders.....	\$317,911 67	
Capital stock.....	200,000 00	
Surplus over capital.....	\$17,911 67	

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums.....	\$380,875 09	
Deduct amount paid for reinsurance, for rebate, abatement and return premiums.....	75,616 00	
Net amount of cash actually received for premiums.....		\$305,259 09
Interest received on bonds and mortgages.....		495 00
Interest and dividends received on bonds and stocks, and from all other sources.....		12,934 38
Receipts from all other sources, viz., rents.....		6,834 34
Deposit premiums received for perpetual fire risks (carried inside).....	\$678 72	
Aggregate cash receipts.....		<u>\$325,522 81</u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses.....	\$357,826 67	
Deduct amount actually received for salvages, \$3,786.74; reinsurance, \$23,198.84.....	1,966 58	
Net amount paid on losses (of which \$63,590.86 belonged to prior years).....		\$215,841 09
Paid or allowed during the year for commissions and brokerage.....		57,885 48
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....		26,673 41
Paid state, national and local taxes, in this and other states.....		10,041 67
All other disbursements, viz., miscellaneous.....		25,305 53
Amount of deposit premium returned during the year on perpetual fire risks (carried inside).....	\$1,400 19	
Aggregate cash disbursements.....		<u>\$335,747 18</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$39,497,179	\$425,706 26
Written during the year.....	83,892,411	379,012 50
Total.....	\$73,389,590	\$804,718 76
Deduct expirations.....	37,986,158	423,357 06
In force at the end of the year.....	\$35,403,432	\$376,361 70
Deduct amount reinsured.....	972,650	10,725 12
Net amount in force December 31, 1893.....	\$34,430,782	<u>\$365,636 58</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893.....	One year or less.....	\$19,663,857	\$208,152 93	1-2	\$104,076 46
1892.....	Two years.....	58,895	639 92	1-4	159 98
1891.....		45,604	454 98	3-4	341 24
1891.....	Three years.....	3,084,242	33,737 77	1-6	5,454 63
1892.....		2,704,878	80,918 24	1-2	15,458 62
1893.....		2,800,588	33,192 25	5-6	27,860 24
1890.....		54,190	793 07	1-8	99 13
1891.....	Four years.....	59,975	566 89	2-8	212 58
1892.....		48,600	477 45	5-8	398 41
1893.....		22,038	134 95	7-8	161 83
1889.....		1,134,551	11,581 71	1-10	1,158 17
1890.....	Five years.....	1,277,705	12,928 26	2-10	2,378 48
1891.....		1,169,699	10,792 34	1-2	5,368 17
1892.....		1,304,191	12,596 77	7-10	8,677 74
1893.....		1,025,468	9,884 92	9-10	8,860 62
Perpetual.....		1,259,128	87,170 29	9-10	38,458 26
Totals.....		\$35,689,910	\$402,806 87		\$215,535 56

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$22,982,054 00
Total amount of cash dividends declared since the company commenced business.....	1,378,221 00
Total amount of the company's stock owned by the directors at par value.....	35,791 00
Total amount loaned to officers and directors.....	19,100 00
Losses paid from organization to date.....	16,600,107 00
Dividends declared payable in stock from organization.....	15,000 00
Losses incurred during the year, fire.....	207,910 00
Loaned to stockholders not officers.....	1,200 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	\$1,180,823 00
Premiums received.....	15,299 35
Losses paid.....	14,407 93
Total losses incurred during the year in the State of Michigan.....	19,944 59

## UNION FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 426 MAIN ST., BUFFALO.

(Incorporated June 16, 1874; commenced business June 16, 1874.)

GEORGE SANDROCK, President.

ALEXANDER MARTIN, Secretary.

Attorney for Michigan, KARL SCHMEMMANN, of Detroit.

## CAPITAL.

Capital stock paid ..... \$100,000

## ASSETS.

Real estate (cost value \$14,277.95) .....	\$14,277 95
Loans on bond and mortgage of real estate (first liens) .....	120,427 17
Interest due, \$346.60, and accrued, \$725.17, on said mortgage loan; total .....	1,071 77
Value of lands mortgaged .....	\$302,870 00
Buildings (insured for \$3,100) .....	158,900 00
Total value of mortgaged premises .....	\$361,570 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States .....	\$5,000 00	\$5,650 00	
Buffalo East Side, Street R. R. ....	6,000 00	6,000 00	
Crosstown Street R. R. Co. of Buffalo .....	5,000 00	5,000 00	
Buffalo General Electric Co. ....	5,000 00	5,000 00	
Totals (carried out at market value) .....	\$21,000 00	\$21,650 00	21,650 00
Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$2,600 .....		2,000 00	
Cash in company's principal office, \$1,125.43; cash in bank, \$20,657.35 .....		21,782 78	
Interest due and accrued on stocks not included in "market value" .....		201 67	
Gross premiums in due course of collection .....		4,756 97	
Bills receivable <i>not matured</i> , taken for fire risks .....		756 39	
Due from other companies for reinsurance on losses already paid .....		4,959 56	
Aggregate amount of all the available assets of the company .....			\$191,884 26

## LIABILITIES.

Amount of unpaid losses .....	\$1,902 49
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$31,812 25
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	10,019 17
Amount of reserve on all outstanding risks .....	41,831 42
Aggregate liabilities (except capital stock) .....	\$43,733 91
Surplus as regards policy holders .....	\$148,150 35
Capital stock .....	100,000 00
Surplus over capital .....	\$48,150 35

## RECEIPTS DURING THE YEAR.

	On fire risks.
Gross amount of cash received for premiums .....	\$36,438 53
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	4,166 00
Net amount of cash actually received for premiums .....	\$32,272 53
Interest received on bonds and mortgages .....	7,383 96
Interest and dividends received on stocks and bonds, and from all other sources .....	1,569 01
Receipts from all other sources, viz., rents .....	660 50
Aggregate cash receipts .....	\$41,886 00

## DISBURSEMENTS DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses.....	\$25,301 67
Deduct amount actually received for salvages, \$976.65; reinsurance, \$1,699.79.....	2,676 44
Net amount paid on losses (of which \$908.09 belonged to prior years).....	\$22,625 23
Cash dividends actually paid.....	6,000 00
Paid or allowed during the year for commissions and brokerage.....	4,392 45
Paid during the year for salaries, fees and all other charges of officers, clerks, agents and all other employes.....	5,896 00
Paid state, national and local taxes, in this and other states.....	2,215 21
All other disbursements, viz., miscellaneous.....	2,217 92
Aggregate cash disbursements.....	<u>\$43,336 81</u>

## MISCELLANEOUS.

	Risks and premiums.	Fire risks.	Premiums thereon.
In force December 31, 1892.....		\$4,960,055	\$81,229 06
Written during the year.....		4,356,924	42,883 55
Total.....		\$9,316,979	\$124,122 61
Deduct expirations.....		4,510,047	40,391 61
In force at the end of the year.....		\$4,806,932	\$88,731 00
Deduct amount reinsured.....		209,896	1,782 97
Net amount in force December 31, 1893.....		<u>\$4,597,036</u>	<u>\$81,948 03</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893.....	One year or less.....	\$2,254,664	\$63,624 50	1-2	\$31,812 25
1891.....	Three years.....	794,647	6,552 02	1-6	1,092 00
1892.....		860,083	7,104 64	1-2	2,582 32
1893.....		797,583	6,449 84	5-6	5,374 85
Totals.....		<u>\$4,806,982</u>	<u>\$83,731 00</u>		<u>\$41,861 42</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$576,396 88
Total amount of cash dividends declared since the company commenced business.....	132,000 00
Total amount of the company's stock owned by the directors at par value.....	60,300 00
Total amount loaned to officers and directors.....	1,000 00
Losses paid from organization to date.....	295,599 81
Fire losses incurred during the year.....	23,619 63
Loaned to stockholders not officers.....	<u>2,960 00</u>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	Fire risks.
Fire risks taken.....	\$193,004 00
Premiums received.....	2,642 07
Losses paid.....	2,008 44
Total losses incurred during the year in the State of Michigan.....	<u>2,073 74</u>

## UNITED FIREMEN'S INSURANCE COMPANY.

## PENNSYLVANIA.

HOME OFFICE, 419 WALNUT STREET, PHILADELPHIA.

(Incorporated April 2, 1860; commenced business April 1, 1861.)

ROBERT B. BEATH, *President*.DENNIS J. SWEENEY, *Secretary*.

Attorney for Michigan, HENRY C. MUNSON, of Detroit.

## CAPITAL.

Capital stock paid ..... \$300,000

## ASSETS.

Real estate (cost value \$127,350.00) .....	\$127,350 00
Loans on bond and mortgage of real estate (first liens) .....	631,806 50
Interest due, \$1,961.23, and accrued, \$9,635.49, on said mortgage loans; total .....	11,596 72
Total value of mortgaged premises (buildings insured for \$451,581.00) .....	\$1,285,900 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
Philadelphia city .....	\$40,000 00	\$40,400 00	
Northern Central R. R. ....	10,000 00	11,700 00	
Chicago & Western Indiana R. R. ....	10,000 00	11,600 00	
Zanesville & Ohio R. R. ....	10,000 00	4,000 00	
Pennsylvania Equipment Trust Co. ....	10,000 00	10,000 00	
Jacksonville, Tampa & Key West R. R. ....	10,000 00	9,500 00	
Toledo Belt Line R'y Co. ....	10,000 00	10,000 00	
Chattanooga Union R. R. Co. ....	15,000 00	12,500 00	
Oregon Pacific R. R. Co. ....	10,000 00	1,000 00	
McKeesport & Belle Vernon R. R. Co. ....	10,000 00	12,000 00	
Atlantic City R. R. Co. ....	20,000 00	20,000 00	
Lehigh Valley R'y Co. ....	20,000 00	19,400 00	
Philadelphia & Reading R. R. Co. ....	10,000 00	10,300 00	
The Mortgage Trust Co. of Pennsylvania .....	10,000 00	10,000 00	
The Real Estate Title Insurance & Trust Co. ....	20,000 00	20,000 00	
City of Woonsocket, Dakota .....	6,000 00	6,200 00	
Pennsylvania & New York Canal & R. R. Co. ....	20,000 00	18,200 00	
Car Trust of New York, No. 2, series F. ....	5,000 00	4,720 00	
Car Trust of New York, No. 1, series G. ....	16,000 00	15,040 00	
Evansville & Terre Haute R. R. ....	10,000 00	10,000 00	
City of Spokane, warrants .....	11,078 00	11,078 00	
BONDS—			
Union Passenger R'y Co. ....	7,500 00	29,700 00	
Continental Passenger R'y Co. ....	20,000 00	24,600 00	
Totals (carried out at market value) .....	\$310,578 00	\$322,088 00	322,038 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$134,830 .....	91,300 00
Cash in company's principal office, \$2,860.93; cash in bank, \$35,090.24 .....	37,951 17
Interest due and accrued on stocks not included in "market value" .....	2,472 40
Interest due and accrued on collateral loans .....	1,105 19
Gross premiums in due course of collection .....	64,862 80
Bills receivable <i>not matured</i> , taken for fire risks .....	1,170 00
Rents due and accrued .....	125 66
Due on perpetual deposits, \$3,028.37; from surveys, \$33.00 .....	3,061 37

Aggregate amount of all the available assets of the company ..... \$1,294,839 81

## LIABILITIES.

Amount of unpaid losses (of which \$7,574.89 are resisted).....		\$42,805 01
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$126,728 02	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	88,515 08	
Amount of reserve on all outstanding risks.....		213,238 08
Reclaimable by insured on perpetual policies.....		693,288 26
Due and accrued for salaries, rent, advertising, or agency expenses.....		602 52
Commissions and brokerage.....		18,306 54
Return premiums.....		11,228 90
Reinsurance.....		269 61
Taxes.....		4,157 66
Aggregate liabilities (except capital stock).....		<u>\$983,896 58</u>
Surplus as regards policy holders.....	\$310,943 23	
Capital stock.....	300,000 00	
Surplus over capital.....	\$10,943 23	

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums.....	<i>On fire risks.</i> \$358,523 17	
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	64,344 92	
Net amount of cash actually received for premiums.....		\$294,178 25
Interest received on bonds and mortgages.....		35,199 39
Interest and dividends received on bonds and stocks, and from all other sources.....		18,202 18
Receipts from all other sources, viz., rents, \$647.45; transfers, \$706.10.....		1,353 55
Deposit premiums (less 10 per cent) received for perpetual fire risks (carried inside).....	\$47,848 26	
Aggregate cash receipts.....		<u>- \$348,933 37</u>

## DISBURSEMENTS DURING THE YEAR.

Net amount paid on losses (of which \$37,435.42 belonged to prior years).....		\$226,069 47
Cash dividends actually paid.....		18,000 00
Paid or allowed during the year for commissions and brokerage.....		66,817 93
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....		19,526 90
Paid state, national and local taxes, in this and other states.....		9,478 28
All other disbursements, viz., miscellaneous.....		25,072 95
Amount of deposit premiums returned during the year on perpetual fire risks (carried inside).....	\$19,654 90	
Aggregate cash disbursements.....		<u>\$364,965 53</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$35,942,494	\$396,727 23
Written during the year.....	58,008,512	576,965 00
Totals.....	\$93,951,006	\$973,692 23
Deduct expirations.....	31,256,515	324,785 82
In force at the end of the year.....	\$62,694,491	\$648,906 41
Deduct amount reinsured.....	1,596,510	17,916 67
Net amount in force December 31, 1893.....	\$61,097,981	\$630,989 74

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1892.....	One year or less.....	\$21,791.178	\$253,446 04	1-2	\$126,723 02
1892.....		131,264	1,238 17	1-4	322 04
1893.....	Two years.....	126,633	1,396 05	3-4	1,047 43
1891.....		2,552,590	26,979 07	1-6	4,496 51
1892.....	Three years.....	2,218,788	24,532 42	1-2	12,266 21
1893.....		2,806,933	26,518 25	5-6	27,176 36
1890.....		55,300	461 42	1-8	57 63
1891.....	Four years.....	75,125	785 02	2-8	276 73
1892.....		75,250	696 64	5-8	496 65
1893.....		66,390	593 53	7-8	519 60
1890.....		1,125,427	12,231 51	1-10	1,223 15
1890.....		471,450	13,574 58	3-10	4,072 44
1891.....	Five years.....	1,329,008	14,651 67	1-2	7,325 32
1892.....		1,652,576	18,906 52	7-10	12,512 66
1893.....		1,501,149	17,930 15	9-10	16,187 10
Perpetual.....		30,352,324	698,226 26		627,353 39
Various.....		554,650	7,551 30		3,944 11
Totals.....		\$68,445,475	\$1,114,278 05		\$840,591 47

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$3,090,381 25.
Total amount of cash dividends declared since the company commenced business.....	382,506 00.
Total amount of the company's stock owned by the directors at par value.....	88,900 00.
Total amount loaned to officers and directors.....	22,500 00.
Losses paid from organization to date.....	1,969,670 64.
Losses incurred during the year, fire.....	228,089 06.
Loaned to stockholders not officers.....	28,000 00.

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	Fire risks. \$322,725 00
Premiums received.....	382,506 00
Losses paid.....	4,700 36
Total losses incurred during the year in the State of Michigan.....	4,855 13
	4,582 43

## UNITED STATES FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 46 PINE ST., NEW YORK,

(Incorporated April 1, 1824; commenced business April 9, 1824.)

W. W. UNDERHILL, *President.*W. H. GRIFFEN, *Secretary.*

Attorney for Michigan, JAMES A. JONES, of Detroit.

## CAPITAL.

Capital stock paid.....\$250,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens) .....	\$449,000 00
Interest due, \$1,300.00, and accrued, \$1,921.24 on said mortgage loans; total .....	3,221 24

Value of lands mortgaged .....	\$803,000 00
Buildings (insured for \$488,200) .....	600,500 00
Total value of mortgaged premises .....	\$908,500 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par value.	Market value.	
United States bonds .....	\$62,000 00	\$70,000 00	
Beneolaer & Saratoga R. R. stock .....	17,800 00	31,150 00	
Totals (carried out at market value) .....	\$79,800 00	\$101,210 00	101,210 00

Cash in company's principal office, \$14,806.73; cash in bank, \$184.98 .....	14,991 71
Interest due and accrued on stocks not included in "market value" .....	882 00
Gross premiums in due course of collection .....	81,719 00

Aggregate amount of all the assets of the company .....	\$651,023 95
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Deduct special deposits in other states .....	12,000 00
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Total admitted assets .....	\$639,023 95
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## LIABILITIES.

Amount of unpaid losses (of which \$5,170.00 are resisted) .....	\$58,656 73
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Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$82,282 14
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	101,239 98
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks .....	21,557 30

Amount of reserve on all outstanding risks .....	205,079 42
Due and accrued for salaries, rent, advertising, or agency expenses .....	2,222 49
Commissions and brokerage .....	16,732 17
Return premiums .....	13,334 51
Reinsurance .....	15,084 26

Aggregate .....	\$311,109 58
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Deduct liabilities on special deposits .....	4,735 72
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Net liabilities (except capital stock) .....	\$306,373 86
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Surplus as regards policy holders .....	\$332,650 09
Capital stock .....	250,000 00
Surplus over capital .....	\$82,650 09

## RECEIPTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums .....	\$435,735 12	\$22,719 18
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	106,217 15	2,077 26
	\$329,517 97	\$20,641 92

Net amount of cash actually received for premiums .....	\$350,159 89
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Interest received on bonds and mortgages .....	27,318 38
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Interest and dividends received on bonds and stocks, and from all other sources .....	900 70
Receipts from all other sources, viz., rents, \$125.00; miscellaneous, \$10.00 .....	135 00

Aggregate cash receipts .....	\$378,513 97
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## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses.....	\$241,156 21	\$12,323 52
Deduct amount actually received for salvages, \$7,001.50; reinsurance, \$18,809.33.....	19,495 38	6,315 45
	<u>\$221,660 83</u>	<u>\$7,008 07</u>
Net amount paid on losses (of which \$37,196.00 belonged to prior years).....		\$228,668 90
Cash dividends actually paid.....		25,000 00
Paid or allowed during the year for commissions and brokerage.....		81,047 91
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....		24,053 59
Paid state, national and local taxes, in this and other states.....		8,490 70
All other disbursements, viz., rent, \$4,800.00; stationery, \$6,673.71; sun- dries, \$30,927.56.....		42,834 78
Aggregate cash disbursements.....		<u>\$410,095 88</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$49,733,748	\$440,701 05	\$273,536	\$9,085 25
Written during the year.....	43,070,723	455,939 71	802,765	25,733 56
Total.....	<u>\$92,804,471</u>	<u>\$896,640 76</u>	<u>\$1,076,301</u>	<u>\$34,799 11</u>
Deduct expirations.....	43,908,547	397,597 12	424,444	13,241 81
In force at the end of the year.....	<u>\$48,897,924</u>	<u>\$499,106 64</u>	<u>\$651,857</u>	<u>\$21,557 30</u>
Deduct amount reinsured.....	13,881,113	148,304 25		
Net amount in force December 31, 1893.....	<u>\$35,016,811</u>	<u>\$350,809 39</u>	<u>\$651,857</u>	<u>\$21,557 30</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1898.....	One year or less.....	\$15,518,900	\$164,564 39	1-2	\$82,282 14
1892.....	Two years.....	112,525	1,025 31	1-4	256 30
1893.....		58,793	523 59	2-4	391 95
1891.....	Three years.....	4,070,954	33,393 11	1-6	5,561 09
1892.....		6,943,346	66,054 78	1-2	39,027 39
1893.....	Four years.....	5,284,778	50,114 31	5-6	41,761 85
1890.....		53,800	449 25	1-3	56 15
1891.....	Five years.....	23,700	231 33	2-3	86 73
1892.....		67,953	747 68	5-8	467 25
1893.....	Six years.....	40,209	592 26	7-8	513 21
1890.....		425,505	5,861 51	1-10	586 18
1891.....	Seven years.....	349,116	4,179 66	3-10	1,253 90
1892.....		323,239	3,237 73	1-3	1,643 36
1893.....	Eight years.....	968,635	11,334 78	7-10	7,934 34
1890.....		826,358	8,545 76	9-10	7,691 15
Totals.....		<u>\$35,016,811</u>	<u>\$350,809 39</u>		<u>\$183,522 12</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$5,095,584 00
Total amount of cash dividends declared since the company commenced business.....	1,302,659 00
Total amount of the company's stock owned by the directors at par value.....	50,255 00
Losses paid from organization to date.....	2,719,369 00
Losses incurred during the year, fire, marine and inland.....	<u>257,139 00</u>

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy holders therein:

<i>Name state and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Virginia.....	\$12,000 00	<u>\$4,735 00</u>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1898.

Fire risks taken.....	Fire risks.
Premiums received.....	\$1,183,180 00
Losses paid.....	12,724 23
Total losses incurred during the year in the State of Michigan.....	6,274 51
	<u>6,760 96</u>

## WESTERN INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, 411 WOOD ST., PITTSBURGH.

(Incorporated March 20, 1849; commenced business May 1, 1849.)

ALEXANDER NIMICK, *President.*WILLIAM P. HERBERT, *Secretary.*

Attorney for Michigan, AMOS C. BLODGET, of Detroit.

## CAPITAL.

Capital stock paid..... \$300,000

## ASSETS.

Real estate (cost value \$45,000.00).....	\$62,000 00
Loans on bond and mortgage of real estate (first liens) .....	169,375 00
Interest accrued on said mortgage loans.....	2,479 00
Value of lands mortgaged.....	\$209,800 00
Buildings (insured for \$149,800.00).....	290,000 00
Total value of mortgaged premises.....	<u>\$500,800 00</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
United States.....	\$30,000 00	\$33,750 00
Allegheny County.....	20,000 00	20,000 00
Pittsburgh Junction R. R. Co. ....	15,000 00	20,890 00
Lawrence R. R. Co. ....	1,000 00	1,090 00
Pittsburgh & Allegheny Bridge Co. ....	15,000 00	15,325 00
Wilkinsburg Borough.....	20,000 00	20,800 00
Braddock Township school.....	7,500 00	7,620 00
New Brighton school.....	10,000 00	10,150 00
German Prot. Evan. Church.....	8,000 00	8,240 00
Pittsburgh & Western R. R. Co. ....	10,000 00	8,450 00
Stock—		
Pittsburgh & Western R. R. Co. ....	5,000 00	1,350 00
Totals (carried out at market value) .....	<u>\$154,500 00</u>	<u>\$157,595 00</u>

157,595 00

Cash in company's principal office, \$827.55; cash in bank, \$13,840.80 .....	14,668 35
Interest due and accrued on stocks not included in "market value".....	370 00
Gross premiums in due course of collection.....	24,276 33

Aggregate amount of all the available assets of the company ..... \$430,763 68

## LIABILITIES.

Amount of unpaid losses (of which \$1,850.00 are resisted) .....	\$18,032 96
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$57,811 73
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	40,180 72
Amount of reserve on all outstanding risks.....	97,972 45
Commissions and brokerage.....	3,282 07
Taxes.....	175 00
Aggregate liabilities (except capital stock).....	\$119,462 48
Surplus as regards policy holders.....	\$11,801 20
Capital stock.....	800,000 00
Surplus over capital .....	\$11,801 20

## RECEIPTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums.....	\$170,045 83	\$255 61
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	23,521 05	
Net amount of cash actually received for premiums.....		\$146,810 89
Interest received on bonds and mortgages .....		8,419 62
Interest and dividends received on bonds and stocks, and from all other sources .....		7,188 00
Rents .....		1,000 00
Aggregate cash receipts .....		\$163,418 01

## DISBURSEMENTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses.....	\$107,151 60	\$120 29
Deduct amount actually received for salvages, \$3,000.97; reinsurance, \$286.57 .....	3,386 84	
Net amount paid on losses (of which \$24,943.81 belonged to prior years).....		\$103,885 05
Paid or allowed during the year for commissions and brokerage .....		25,394 17
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....		8,338 29
Paid state, national and local taxes, in this and other states .....		4,167 76
All other disbursements, viz., miscellaneous.....		6,060 90
Aggregate cash disbursements .....		\$147,846 17

## MISCELLANEOUS.

Risks and premiums.	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1892.....	\$17,326,681	\$194,274 97		
Written during the year .....	14,868,474	172,868 35	\$34,846 00	\$285 61
Total.....	\$32,195,155	\$367,143 32	\$34,846 00	\$285 61
Deduct expirations.....	15,481,868	172,869 20	34,846 00	285 61
In force at the end of the year .....	\$16,763,287	\$194,299 12		
Deduct amount reinsured .....	375,084	4,148 04		
Net amount in force December 31, 1893.....	\$16,388,203	\$190,651 08		

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893.....	One year or less.....	\$9,233,233	\$115,622 48	1-2	\$57,811 73
1891.....	Three years.....	1,809,148	15,427 76	1-6	2,571 29
1892.....		1,887,905	19,948 19	1-2	9,974 09
1893.....		2,191,830	22,599 74	5-6	18,583 12
1889.....		261,878	3,888 59	1-10	283 85
1890.....	Five years.....	276,895	3,821 25	3-10	998 37
1891.....		295,272	3,838 77	1-2	1,891 88
1892.....		372,638	4,786 95	7-10	3,315 67
1893.....		359,108	2,771 37	9-10	2,494 24
Totals.....		\$16,833,208	\$190,651 08		\$97,972 45

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$3,650,443 05
Total amount of cash dividends declared since the company commenced business.....	890,500 00
Total amount of the company's stock owned by the directors at par value.....	65,750 00
Losses paid from organization to date.....	2,108,192 89
Dividends declared payable in stock from organization.....	163,750 00
Losses incurred during the year, fire, marine and inland.....	96,974 20

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	\$422,324 50
Premiums received.....	5,179 12
Losses paid.....	1,184 58
Total losses incurred during the year in the State of Michigan.....	1,956 58

## WESTCHESTER FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 66 WALL ST., NEW YORK.

(Incorporated as a mutual March 14, 1887; commenced business as a joint stock January 1, 1870.)

GEO. R. CRAWFORD, *President.*JOHN Q. UNDERHILL, *Secretary.*

Attorney for Michigan, JOSEPH W. BAILEY, of Lansing.

## CAPITAL.

Capital stock paid .....\$300,000

## ASSETS.

Real estate (cost value \$218,500.00).....	\$217,500 00
Loans on bond and mortgage of real estate (first liens).....	289,150 00
Interest due \$917.75 and accrued \$1,533.49 on said mortgage loans; total.....	2,501 24
Value of lands mortgaged.....	\$384,410 00
Buildings (insured for \$328,700).....	378,290 00
Total value of mortgaged premises.....	\$737,700 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS--	Par value.	Market value.
United States .....	\$75,000 00	\$84,750 00
Richmond City, Va. ....	15,000 00	15,500 00
New York, Lake Erie & Western R. R. ....	20,000 00	15,000 00
Chicago, Burlington & Quincy R. R. ....	20,000 00	17,500 00
St. Joseph & Grand Island R. R. ....	20,000 00	13,500 00
Honastonic R. R. ....	20,000 00	22,500 00
Philadelphia & Reading R. R. ....	25,000 00	17,000 00
Atchison, Topeka & Santa Fé R. R. ....	20,000 00	13,200 00
Chesapeake & Ohio R. R. ....	20,000 00	20,600 00
New York, West Shore & Buffalo R. R. ....	20,000 00	20,800 00
New York, Ontario & Western R. R. ....	10,000 00	10,700 00
Western Union Telegraph .....	10,000 00	10,500 00
<b>STOCKS--</b>		
New York & Harlem R. R. ....	80,000 00	156,000 00
Albany & Susquehanna R. R. ....	40,000 00	66,000 00
Rensselaer & Saratoga R. R. ....	50,000 00	87,000 00
New York, Lackawanna & Western R. R. ....	80,000 00	90,000 00
Long Island R. R. ....	50,000 00	50,000 00
New York Central & Hudson R. R. ....	50,000 00	49,000 00
Rome, Watertown & Ogdensburg R. R. ....	50,000 00	55,000 00
Delaware & Hudson Canal .....	20,000 00	89,000 00
Consolidated Gas .....	50,000 00	62,000 00
Underwriters' Salvage Co. ....	1,000 00	1,000 00
<b>Totals (carried out at market value) .....</b>	<b>\$736,000 00</b>	<b>\$916,530 00</b>
Cash in bank .....		199,009 91
Gross premiums in due course of collection .....		196,838 37
Aggregate amount of all the assets of the company .....		\$1,821,549 52
Deduct special deposits in other states .....		100,250 00
<b>Total admitted assets .....</b>		<b>\$1,721,299 52</b>
<b>LIABILITIES.</b>		
Amount of unpaid losses (of which \$1,750 are resisted) .....		\$145,831 23
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$452,252 63	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	580,354 76	
Amount of reserve on all outstanding risks .....		1,012,507 39
Commissions and brokerage .....		35,740 17
<b>Aggregate .....</b>		<b>\$1,194,078 79</b>
Deduct liabilities on special deposits .....		36,402 33
<b>Net liabilities (except capital stock) .....</b>		<b>\$1,157,676 46</b>
Surplus as regards policy holders .....	\$263,623 00	
Capital stock .....	300,000 00	
<b>Surplus over capital .....</b>	<b>\$263,623 00</b>	
<b>RECEIPTS DURING THE YEAR.</b>		
On fire risks.		
Gross amount of cash received for premiums .....	\$1,471,219 99	
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	132,088 85	
<b>Net amount of cash actually received for premiums .....</b>	<b>\$1,339,131 14</b>	
Interest received on bonds and mortgages .....		16,597 92
Interest and dividends received on bonds and stocks, and from all other sources .....		41,929 96
Receipts from all other sources, viz., rents .....		905 96
<b>Aggregate cash receipts .....</b>		<b>\$1,398,564 98</b>

## DISBURSEMENTS DURING THE YEAR.

(Gross amount actually paid for losses	<i>On fire risks.</i>
Deduct amount actually received for salvages, \$5,860.08; reinsurance.	\$848,472 79
\$54,863.95	60,724 08

Net amount paid on losses (of which \$108,363.20 belonged to prior years).	\$787,748 76
Cash dividends actually paid	30,000 00
Paid or allowed during the year for commissions and brokerage	279,238 69
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes	43,946 68
Paid state, national and local taxes, in this and other states	26,197 13
All other disbursements, viz., miscellaneous	149,058 04
Aggregate cash disbursements	\$1,316,189 30

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892	\$178,824,906	\$1,815,862 40
Written during the year	134,092,017	1,521,014 12
Total	\$312,916,923	\$3,336,876 52
Deduct expirations	122,135,834	1,288,288 30
In force at the end of the year	\$190,781,089	\$2,048,588 22
Deduct amount reinsured	6,680,846	79,533 49
Net amount in force December 31, 1893	\$184,100,243	\$1,969,054 73

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893	One year or less	\$75,794,047	\$904,506 26	1-2	\$452,252 63
1892		665,646	5,209 62	1-4	1,302 41
1891	Two years	727,878	5,848 21	2-4	4,856 16
1891		34,613,308	214,713 38	1-6	35,735 56
1892	Three years	26,066,703	242,894 60	1-2	121,197 30
1891		28,533,500	272,920 56	5-6	227,433 40
1890		425,873	3,185 89	1-8	291 92
1891	Four years	394,839	2,797 50	3-8	1,049 06
1892		254,586	1,971 48	5-8	1,232 15
1891		368,113	3,189 20	7-8	2,746 40
1890		4,420,894	50,739 99	1-10	5,073 99
1890		5,309,165	61,816 71	3-10	18,545 01
1891	Five years	5,607,617	64,487 05	1-2	32,243 52
1892		5,342,214	64,875 55	7-10	45,412 86
1893		5,536,847	70,504 68	9-10	63,454 17
Totals		\$184,100,223	\$1,969,050 18		\$1,012,507 39

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$18,307,594 79
Total amount of cash dividends declared since the company commenced business	\$48,000 00
Total amount of the company's stock owned by the directors at par value	108,000 00
Losses paid from organization to date	10,155,394 36
Dividends declared payable in stock from organization	100,000 00
Fire losses incurred during the year	\$32,319 20

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Virginia	\$15,500 00	\$10,319 40
Georgia	23,260 00	16,924 69
Oregon	56,500 00	9,158 24

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken .....	Fire risks.
Premiums received .....	\$4,602,339 00
Losses paid .....	65,518 51
Total losses incurred during the year in the State of Michigan .....	41,018 65
	51,624 82

## WILLIAMSBURG CITY FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, 15 BROADWAY, BROOKLYN.

(Incorporated March, 1858; commenced business March, 1853.)

MARSHALL S. DRIGGS, *President*.FREDERICK H. WAY, *Secretary*.

Attorney for Michigan, A. G. LINDSAY, of Detroit.

## CAPITAL.

Capital stock paid..... \$250,000

## ASSETS.

Real estate (cost value \$619,448.11) ..... \$629,000 00  
 Loans on bond and mortgage of real estate (first liens) ..... 322,150 00  
 Interest due, \$1,279.16, and accrued, \$65.00, on said mortgage loans; total ..... 1,344 16

Value of lands mortgaged ..... \$275,500 00  
 Buildings (insured for \$288,900) ..... 295,500 00  
 Total value of mortgaged premises ..... \$571,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
Richmond, Va. ....	\$12,500 00	\$12,500 00
Georgia .....	25,000 00	28,750 00
Calvary Cemetery, Greenpoint & Brooklyn R. R. Co. ....	2,000 00	2,200 00
STOCKS—		
Long Island Bank of Brooklyn .....	10,000 00	14,000 00
First National Bank of Brooklyn .....	5,000 00	22,500 00
Peoples' Gas Light Co. of Brooklyn .....	13,000 00	11,050 00
Metropolitan Gas Light Co. of Brooklyn .....	5,000 00	7,300 00
Dry Dock, East Broadway & Battery R. R. Co. of N. Y. ....	20,000 00	26,000 00
Kings County Trust Co. of Brooklyn .....	9,000 00	24,300 00
Brooklyn City R. R. Co. of Brooklyn .....	10,000 00	9,500 00
New York & New Jersey Telephone Co. ....	100,000 00	162,000 00
Brooklyn & New York Ferry Co. ....	10,000 00	9,500 00
Second Avenue R. R. Co. of New York .....	5,000 00	9,200 00
Brooklyn Trust Co. of Brooklyn .....	18,000 00	21,600 00
Ninth Avenue R. R. Co. of New York .....	3,000 00	13,200 00
C. C., C. & St. Louis R. R. Co. ....	5,000 00	6,500 00
Union Ferry Co. of Brooklyn .....	10,000 00	3,375 00
Long Island Traction Co. of Brooklyn .....	2,000 00	1,800 00
	225,000 00	45,000 00
Totals (carried out at market value) .....	\$479,500 00	\$420,275 00

420,275 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$7,530.00	\$5,600 00
Cash in company's principal office, \$3,543.06; cash in bank, \$8,317.08	11,860 14
Interest due and accrued on stocks not included in "market value"	4,503 63
Interest due and accrued on collateral loans	23 33
Gross premiums in due course of collection	74,914 52
Rents due and accrued	7,570 38
Due from other companies for reinsurance on losses already paid	16 36
Aggregate amount of all the assets of the company	\$1,477,257 52
Deduct special deposits in other states	41,250 00
Total admitted assets	\$1,436,007 52

## LIABILITIES.

Amount of unpaid losses (of which \$9,884.52 are resisted)	\$59,327 12
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$180,754 98
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	301,948 10
Amount of reserve on all outstanding risks	482,733 08
Cash dividends declared due or to become due	80 00
Due and to become due for borrowed money	73,000 00
Commissions and brokerage	11,735 77
Taxes and assessments	2,486 69
Reinsurance	504 97
Aggregate	\$629,867 63
Deduct liabilities on special deposits	16,687 75
Net liabilities (except capital stock)	\$613,179 88
Surplus as regards policy holders	\$822,827 64
Capital stock	250,000 00
Surplus over capital	\$572,827 64

## RECEIPTS DURING THE YEAR.

	On fire risks.
Gross amount of cash received for premiums	\$631,443 35
Deduct amount paid for reinsurance for rebate, abatement and return premiums	69,151 36
Net amount of cash actually received for premiums	\$562,291 99
Interest received on bonds and mortgages	16,310 29
Interest and dividends received on bonds and stocks, and from all other sources	12,362 06
Receipts from all other sources, viz., rents	21,438 21
Aggregate cash receipts	\$612,402 55

## DISBURSEMENTS DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses	\$395,872 72
Deduct amount actually received for salvages, \$9,080.21; reinsurance, \$19,560.59	28,640 80
Net amount paid on losses (of which \$60,366.41 belonged to prior years)	\$367,231 92
Cash dividends actually paid	49,920 00
Paid or allowed during the year for commissions and brokerage	134,754 46
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes	60,740 00
Paid state, national and local taxes, in this and other states	6,075 83
All other disbursements, viz., miscellaneous	39,228 72
Aggregate cash disbursements	\$657,950 93



## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December, 1892 .....	\$123,375.204	\$983,722 56
Written during the year .....	77,337.249	640,525 39
<b>Total</b> .....	<b>\$200,712.453</b>	<b>\$1,624,247 95</b>
Deduct expirations .....	80,115,584	638,618 82
In force at the end of the year .....	\$120,596,869	\$985,629 63
Deduct amount reinsured .....	4,534,644	38,426 63
In force December 31, 1893 .....	\$116,062,225	\$947,203 00

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893 .....	One year or less .....	\$39,207,640	\$861,569 96	1-2	\$180,784 98
1892 .....	Two years .....	178,098	1,262 58	1-4	815 64
1893 .....		96,800	818 51	3-4	610 13
1891 .....	Three years .....	20,296,399	184,538 22	1-6	22,490 54
1892 .....		19,207,069	138,283 95	1-2	69,141 97
1893 .....		22,385,132	156,149 90	5-6	130,124 92
1890 .....	Four years .....	291,280	2,409 88	1-8	301 28
1891 .....		217,167	1,797 81	3-8	674 18
1892 .....		214,566	1,816 11	5-8	1,135 07
1893 .....		243,687	2,083 93	7-8	1,823 44
1899 .....	Five years .....	2,552,452	27,189 11	1-10	2,718 91
1890 .....		2,545,376	27,265 74	3-10	8,188 72
1891 .....		2,717,280	29,328 08	1-2	14,664 04
1892 .....		3,106,705	32,689 98	7-10	22,882 99
1893 .....		2,907,599	29,929 24	9-10	26,986 32
<b>Totals</b> .....		<b>\$116,062,225</b>	<b>\$947,203 00</b>		<b>\$482,783 08</b>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$18,728,411 00
Total amount of cash dividends declared since the company commenced business .....	1,362,500 00
Total amount of the company's stock owned by the directors at par value .....	84,950 00
Total amount loaned to officers and directors .....	5,000 00
Losses paid from organization to date .....	7,215,541 00
Losses incurred during the year, fire .....	364,005 00
Amount deposited in different states and countries for the security of all the company's policy holders .....	\$7,500 00

Amount deposited in various states and countries, which under the law thereof, is held *exclusively* for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Virginia .....	\$12,500 00	\$2,595 57
Georgia .....	28,750 00	14,092 18
<b>Total</b> .....	<b>\$41,250 00</b>	<b>\$16,687 75</b>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>
Fire risks taken .....	\$1,715,800 09
Premiums received .....	16,860 63
Losses paid .....	12,781 28
Total losses incurred during the year in the State of Michigan .....	12,964 23



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FOREIGN FIRE, FIRE MARINE, AND MARINE  
**INSURANCE COMPANIES.**

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**ABSTRACTS**

COMPILED FROM THE ANNUAL STATEMENTS OF THE UNITED STATES BRANCHES OF

**FOREIGN INSURANCE COMPANIES**

AUTHORIZED TO DO BUSINESS IN MICHIGAN,

Showing their Condition on the 31st day of December, 1893.

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UNITED STATES BRANCH.  
ATLAS ASSURANCE COMPANY.  
LONDON, ENGLAND.

OFFICE U. S. BRANCH, CHICAGO, ILL.

(Incorporated 1808; commenced business 1808.)

J. M. NEUBURGER, *Manager*.

Attorney for Michigan, GEORGE W. CHANDLER, of Detroit.

CAPITAL.

Deposit capital in New York required by the laws of Michigan . . . \$200,000

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	<i>Par value.</i>	<i>Market value.</i>	
United States, registered.....	\$300,000 00	\$339,000 00	
City of Boston, public park.....	18,000 00	18,880 00	
City of Boston, water.....	164,000 00	178,020 00	
Fitchburg R. R. Co.....	20,000 00	20,200 00	
Pennsylvania R. R. Co.....	25,000 00	29,500 00	
N. Y. C. & H. R. R. R.....	25,000 00	25,000 00	
Totals (carried out at market value) .....	<u>\$350,000 00</u>	<u>\$608,600 00</u>	\$603,600 00
Cash in company's principal office, \$3,172.02; cash in bank, \$23,529.74 .....			26,701 76
Interest due and accrued on stocks not included in "market value" .....			6,043 34
Gross premiums in due course of collection .....			96,804 72
Cash in hands U. S. trustees for benefit of all policy holders .....			25,000 00
Aggregate amount of all the assets of the company .....			\$758,149 82
Deduct special deposits in other states .....			113,000 00
Total admitted assets .....			<u>\$645,149 82</u>

LIABILITIES.

Amount of unpaid losses (of which \$7,100 are resisted) .....		\$68,194 74
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$203,016 78	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	106,681 82	
Amount of reserve on all outstanding risks .....		309,098 58
Commissions and brokerage .....		15,000 00
Return premiums .....		37,726 77
Aggregate .....		\$430,020 09
Deduct liabilities on special deposits .....		27,327 76
Net liabilities (except deposit capital) .....		<u>\$402,692 33</u>

Surplus as regards policy holders.....	\$242,457 49
Deposit capital.....	200,000 00
Surplus over deposit capital.....	<u>\$42,457 49</u>

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums.....	\$667,562 15
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	<u>189,879 78</u>
Net amount of cash actually received for premiums.....	\$477,682 37
Interest and dividends received on bonds and stocks, and from all other sources.....	<u>22,312 88</u>
Aggregate cash receipts.....	<u><u>\$499,995 25</u></u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$290,778 58
Deduct amount actually received for salvages and reinsurance.....	<u>16,636 94</u>
Net amount paid on losses (of which \$48,028.67 belonged to prior years).....	\$274,141 64
Paid or allowed during the year for commissions and brokerage.....	106,091 51
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	20,964 08
Paid state, national and local taxes, in this and other states.....	7,156 31
All other disbursements, viz., miscellaneous.....	<u>19,636 85</u>
Aggregate cash disbursements.....	<u><u>\$427,990 39</u></u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$26,780,178	\$378,491 44
Written during the year.....	<u>49,794,501</u>	<u>678,246 40</u>
Total.....	\$76,524,679	\$1,051,737 84
Deduct expirations.....	<u>31,518,283</u>	<u>413,178 80</u>
In force at the end of the year.....	\$45,006,446	\$638,559 04
Deduct amount reinsured.....	<u>4,773,172</u>	<u>81,567 82</u>
Net amount in force December 31, 1893.....	<u><u>\$40,233,274</u></u>	<u><u>\$556,991 22</u></u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$27,617,402	\$406,038 52	1-2	\$203,016 76
1892.....		179,202	1,355 71	1-4	838 92
1893.....	Two years.....	66,500	738 45	2-4	553 83
1891.....		743,882	11,706 51	1-6	1,951 08
1892.....	Three years.....	2,089,537	27,418 69	1-2	13,709 34
1893.....		5,266,742	56,799 35	5-6	47,382 80
1892.....	Four years.....	2,500	79 30	2-8	29 75
1893.....		63,108	624 85	5-8	390 53
1891.....	Five years.....	282,861	3,462 45	1-2	1,731 22
1892.....		1,630,742	19,255 00	7-10	13,478 50
1893.....		2,401,318	29,517 39	9-10	26,565 85
Totals.....		<u>\$40,233,274</u>	<u>\$556,991 22</u>		<u><u>\$309,098 53</u></u>

## GENERAL INTERROGATORIES.

Fire losses incurred during the year.....	\$294,317 71
Amount deposited in different states and countries for the security of all the company's policy holders.....	<u>200,000 00</u>

Amount deposited in various states and countries which, under the law thereof, is held *exclusively* for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Ohio .....	\$113,000 00	\$71,327 76

#### BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>
Fire risks taken .....	\$1,075,818 00
Premiums received .....	16,735 16
Losses paid .....	3,598 36
Total losses incurred during the year in the State of Michigan .....	10,900 94

#### UNITED STATES BRANCH.

#### BRITISH AMERICA ASSURANCE COMPANY.

#### DOMINION OF CANADA.

HOME OFFICE, 18 AND 20 FRONT STREET EAST, TORONTO.

(Incorporated February 13, 1838; commenced business June 10, 1835.)

GEO. A. COX, *President.*

P. H. SIMS, *Secretary.*

Attorney for Michigan, ROSWELL MOTT, of Lansing.

#### CAPITAL.

Deposit capital in New York required by the laws of Michigan .... \$200,000

#### ASSETS.

Loans on bond and mortgage of real estate (first liens) ..... \$60,000 00

#### STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

<i>BONDS—</i>	<i>Par value.</i>	<i>Market value.</i>
United States .....	\$275,000 00	\$310,750 00
United States .....	30,000 00	31,200 00
New York & West Shore .....	50,000 00	52,000 00
Ohio State .....	100,000 00	105,000 00
Georgia State .....	25,000 00	28,250 00
City of Richmond, Va. ....	25,000 00	23,750 00
City of Toronto, Canada. . .	50,125 00	50,125 00
City of Toronto, Canada. . .	40,000 00	40,000 00
City of London, Canada. . .	135,000 00	135,000 00
Central Canada Loan and Savings Co., debentures .....	15,400 00	15,000 00
Dominion of Canada stock .....	12,000 00	12,540 00
Totals (carried out at market value) .....	\$757,125 00	\$903,615 00

Cash in bank .....	\$15,910 04
Interest due and accrued on stocks not included in "market value" .....	5,852 50
Gross premiums in due course of collection .....	219,415 81
Bills receivable <i>not matured</i> , taken for fire, marine, or inland risks .....	4,143 52
Aggregate amount of all the assets of the company .....	\$1,108,936 87
Deduct special deposits in other states .....	150,000 00
Total admitted assets .....	\$958,936 87

## LIABILITIES.

Amount of unpaid losses (of which \$7,225.00 are resisted) .....	\$132,673 64
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$380,425 48
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	170,916 92
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks .....	38,240 24
Amount of reserve on all outstanding risks .....	537,582 64
Commissions and brokerage .....	38,618 77
Return premiums .....	16,991 89
Reinsurance .....	2,815 58
Aggregate .....	\$728,682 52
Deduct liabilities on special deposits .....	72,533 37
Net liabilities (except deposit capital) .....	\$656,149 15
Surplus as regards policy holders .....	\$302,787 72
Deposit capital .....	200,000 00
Surplus over deposit capital .....	\$102,787 72

## RECEIPTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums .....	\$1,038,157 17	\$126,168 26
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	207,100 40	18,862 59
	\$831,056 77	\$107,306 67
Net amount of cash actually received for premiums .....		\$940,357 44
Interest and dividends received on bonds and stocks, and from all other sources .....		26,359 70
Aggregate cash receipts .....		\$966,717 14

## DISBURSEMENTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses .....	\$536,940 85	\$86,787 40
Deduct amount actually received for salvages, \$22,764.57; reinsurance, \$9,373.93 .....	29,247 42	2,591 38
	\$506,793 43	\$83,596 02
Net amount paid on losses (of which \$68,929.23 belonged to prior years) .....		\$600,689 45
Paid or allowed during the year for commissions and brokerage .....		197,763 85
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....		18,042 41
Paid state, national and local taxes, in this and other states .....		19,734 30
All other disbursements, viz., miscellaneous .....		64,038 36
Aggregate cash disbursements .....		\$900,268 37

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$68,065,909	\$776,194 23	\$796,172	\$21,728 52
Written during the year.....	81,814,608	1,115,308 23	14,060,957	137,925 35
Total.....	\$144,880,512	\$1,891,500 46	\$14,879,129	\$159,653 87
Deduct expirations.....	66,074,662	890,617 68	12,052,794	122,413 63
In force at the end of the year.....	\$78,805,850	\$1,000,882 78	\$2,826,335	\$36,240 24
Deduct amount reinsured.....	1,879,629	29,282 05		
Net amount in force December 31, 1893.....	\$76,926,221	\$971,600 73	\$2,826,335	\$36,240 24

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$50,157,487	\$660,850 96	1-2	\$330,425 48
1892.....	Two years.....	489,997	2,948 86	1-4	787 21
1891.....		185,672	1,785 24	3-4	1,388 53
1891.....	Three Years.....	5,089,523	54,313 42	1-6	9,052 34
1892.....		6,290,236	70,582 69	1-2	33,291 34
1893.....		7,651,583	91,120 66	5-6	75,933 90
1890.....	Four years.....	171,265	1,452 83	1-8	181 54
1891.....		135,060	1,238 42	3-8	464 40
1892.....		210,550	1,961 36	5-8	1,219 60
1893.....		171,982	1,533 46	7-8	1,841 77
1889.....		1,123,728	13,939 99	1-10	1,393 99
1890.....	Five years.....	1,195,002	14,850 65	3-10	4,455 19
1891.....		1,869,693	16,542 37	1-2	8,271 18
1892.....		1,223,024	17,028 21	7-10	11,919 74
1893.....		1,511,452	21,462 11	9-10	19,315 99
Totals.....		\$76,926,221	\$971,600 73		\$501,342 40

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$10,813,085 00
Losses paid from organization to date.....	6,940,078 00
Losses incurred during the year, fire, marine and inland.....	680,240 00
Amount deposited in different states and countries for the security of all the company's policy holders.....	951,987 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Georgia.....	\$28,250 00	\$20,547 21
Ohio.....	105,000 00	42,476 52
Virginia.....	23,750 00	9,509 64
Totals.....	\$157,000 00	\$72,533 37

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>	<i>Marine and inland risks.</i>	<i>Aggregate.</i>
Fire, marine and inland risks taken.....	\$2,342,129 00	\$179,000 00	\$2,521,129 00
Premiums received.....	39,621 59	6,092 00	45,713 59
Losses paid.....	23,062 97	5,573 27	28,636 24
Total losses incurred during the year in the State of Michigan.....	27,815 09	6,857 12	34,672 21



## UNITED STATES BRANCH.

BRITISH AND FOREIGN MARINE INSURANCE COMPANY  
(LIMITED.)

LIVERPOOL, ENGLAND.

OFFICE U. S. BRANCH, COTTON EXCHANGE BUILDING, NEW YORK.

L. ALLYN WIGHT, *Manager, New York.*

(Incorporated February, 1863; commenced business February, 1863.)

THOMAS CHILTON, *Chairman.*ARTHUR McNEILL, *Secretary.*

Attorney for Michigan, WILLIAM H. WELLS, of Detroit.

## CAPITAL.

Deposit capital in New York, required by the laws of Michigan. \$200,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens) on real estate in  
Portland, Oregon, worth \$125,000.00 \$50,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	\$	Par value.	Market value.
Boston & Lowell R. R. ....	\$100,000 00		
Fitchburg R. R. ....	30,000 00		
Boston, Clinton, Fitchburg & New Bedford R. R. ....	2,000 00		
Providence & Worcester R. R. ....	50,000 00		
Old Colony R. R. ....	1,000 00		
Old Colony R. R. ....	1,000 00		
Old Colony R. R. ....	2,000 00		
Old Colony R. R. ....	11,000 00		
Old Colony R. R. ....	12,000 00		
Eastern R. R. ....	10,000 00		
Eastern R. R. ....	5,840 00		
Fitchburg R. R. ....	23,000 00		
Old Colony R. R. ....	25,000 00		
Eastern R. R. ....	5,000 00		
Fitchburg R. R. ....	22,000 00		
	<u>\$304,840 00</u>		

Total securities deposited with treasurer of Massachusetts  
for security of all policy holders in United States.....

\$304,840 00 \$316,264 42

United States..... \$100,000 00

City of Brooklyn..... 42,000 00

STOCKS—

New York City..... 58,000 00

\$200,000 00Above on deposit with superintendent of insurance department  
of the state of New York for security of all policy  
holders in the United States.....

200,000 00 214,565 00

United States bonds on deposit with the treasurer of state of  
Georgia for benefit of policy holders in Georgia.....

25,000 00 28,875 00

United States bonds on deposit in the state of Ohio, for the  
benefit of policy holders in Ohio.....

100,000 00 113,500 00

Bonds held by Central Trust Co. of New York for security of  
policy holders in Massachusetts:

Allegheny Valley R. R. ....

100,000 00 118,000 00

Pennsylvania R. R. ....

39,000 00 42,130 00

Chicago, Milwaukee &amp; St. Paul R. R. ....

75,000 00 82,125 00

Totals (carried out at market value) .....

\$848,840 00 \$914,949 42

914,949 42

Cash in company's principal office and in bank .....	\$70,027 40
Net premiums in due course of collection .....	256,628 58
Bills receivable <i>not matured</i> , taken for marine, or inland risks .....	6,198 30
Due from other companies for reinsurance on losses already paid .....	4,162 90
Aggregate amount of all the assets of the company .....	\$1,301,966 60
Deduct special deposits in other states .....	175,000 00
Total admitted assets .....	<u>\$1,126,966 60</u>

## LIABILITIES.

Amount of unpaid losses (of which \$20,528.00 are resisted) .....	\$178,743 05
Reinsurance reserve at 100 per cent on all unexpired marine risks .....	293,852 46
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement .....	2,971 22
Commissions and brokerage .....	17,818 63
Return premiums, taxes and assessments .....	3,021 76
Reinsurance .....	58,080 16
Aggregate .....	<u>\$554,487 28</u>
Deduct liabilities on special deposits .....	2,266 03
Net liabilities (except deposit capital) .....	<u>\$552,221 25</u>
Surplus as regards policy holders .....	\$574,745 35
Deposit capital .....	200,000 00
Surplus over deposit capital .....	<u>\$374,745 35</u>

## RECEIPTS DURING THE YEAR.

	<i>On marine and inland risks.</i>
Gross amount of cash received for premiums .....	\$1,352,972 50
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	597,568 64
Net amount of cash actually received for premiums .....	<u>\$1,255,403 86</u>
Interest and dividends received on bonds and stocks, and from all other sources .....	46,001 38
Remittance from home office during the year, including credit notes .....	<u>\$259,895 78</u>
Aggregate cash receipts .....	<u>\$1,301,495 24</u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On marine and inland risks.</i>
Gross amount actually paid for losses .....	\$918,524 14
Deduct amount actually received for salvages, \$110,385.43; reinsurance, \$320,019.83 .....	430,405 26
Net amount paid on losses .....	<u>\$488,118 88</u>
Paid or allowed during the year for commissions and brokerage .....	160,590 87
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....	83,295 04
Paid state, national and local taxes, in this and other states .....	29,184 81
Remittance to home office including debit notes .....	<u>\$789,887 61</u>
Aggregate cash disbursements .....	<u>\$761,189 60</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$17,762,459	\$244,995 45
Written during the year .....	368,972,899	1,895,799 01
Total.....	\$386,735,358	\$2,140,794 46
Deduct expirations.....	361,738,819	1,814,026 21
In force at the end of the year.....	\$34,996,539	\$326,768 25
Deduct amount reinsured .....	7,339,785	86,997 81
Net amount in force December 31, 1893.....	\$17,656,804	\$239,770 44

## (GENERAL INTERROGATORIES.

Losses incurred during the year, marine and inland.....	\$331,881 00
Amount deposited in different states and countries for the security of all the company's policy holders.....	504,840 00

Amount deposited in various states and countries which, under the law thereof, is held *exclusively* for the protection of the policy holders therein:

<i>Name states and counties.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Massachusetts.....	\$214,000 00	\$30,966 33
Ohio.....	100,000 00	
Oregon.....	50,000 00	2,266 08
Georgia.....	25,000 00	

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>On marine and inland risks.</i>
Fire risks taken .....	\$705,560 00
Premiums received .....	16,714 68
Losses paid .....	7,409 49
Total losses incurred during the year in the State of Michigan.....	8,102 76

## UNITED STATES BRANCH.

## CALEDONIAN INSURANCE COMPANY.

## EDINBURGH, SCOTLAND.

OFFICE U. S. BRANCH, 125 AND 127 BROADWAY, NEW YORK CITY.

(Incorporated, 1895; commenced business in the United States, September, 1890.)

THOS. F. GOODRICH, GEORGE C. HOWE, CHAS. H. POST, *Managers in the United States.*

Attorney for Michigan, HENRY C. MUNSON, of Detroit.

## CAPITAL.

Deposit capital in New York required by the laws of Michigan....\$200,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens)..... \$50,000 00

Total value of mortgage premises..... \$100,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

## BONDS—

	Par value.	Market value.
United States, currency registered.....	\$300,000 00	\$340,500 00
New York City school.....	200,000 00	200,000 00
State of Georgia.....	25,000 00	25,000 00
City of Richmond, Va.....	22,500 00	20,925 00
Pennsylvania & New York Canal & R. R. Co.....	100,000 00	100,000 00
Lehigh Valley R. R. Co.....	50,000 00	62,500 00
Allentown Terminal R. R. Co.....	50,000 00	50,000 00
Richmond & Petersburg R. R. Co.....	50,000 00	50,000 00
Chicago, Burlington & Quincy R. R. Co., Neb. Ext.....	50,000 00	42,750 00
New York, Chicago & St. Louis R. R. Co.....	50,000 00	48,625 00
St. Paul, Minneapolis & Manitoba R. R. Co., Mont. Ext.....	50,000 00	45,000 00
Lake Erie & Western R. R. Co., first mortgage.....	30,000 00	32,900 00
Chicago, Milwaukee & St. Paul R. R. Co., So. Minn. Div.....	25,000 00	29,000 00
Fremont, Elkhorn & Missouri Valley R. R. Co.....	15,000 00	12,750 00
Albany & Susquehanna R. R. Co.....	15,000 00	12,350 00
Jersey City, 1904.....	15,000 00	20,100 00
Jersey City, 1902, water.....	5,000 00	5,500 00
Jersey City, 1913.....	8,000 00	9,700 00
Jersey City, 1906, improvement.....	8,000 00	9,450 00
Philadelphia, Wilmington & Baltimore R. R., debentures.....	50,000 00	50,000 00
St. Paul, Minneapolis & Manitoba R. R. Co.....	100,000 00	101,000 00
Central R. R. of New Jersey.....	100,000 00	110,500 00

Totals (carried out at market value)..... \$1,816,500 00 \$1,856,670 00 1,386,670 00

Cash in company's principal office, \$2.98; cash in bank, \$94,454.42..... 94,457 40  
 Interest due and accrued on stocks not included in "market value"..... 8,100 00  
 Gross premiums in due course of collection..... 337,242 85  
 Due from other companies for reinsurance on losses already paid..... 3,029 08

Aggregate amount of all the assets of the company..... \$1,879,499 33

Deduct special deposits in other states..... 209,425 00

Total admitted assets..... \$1,670,074 33

## LIABILITIES.

Amount of unpaid losses..... \$265,591 13

Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy..... \$588,567 48  
 Reinsurance reserve pro rata on fire risks running more than one year..... 594,552 34

Amount of reserve on all outstanding risks..... 1,183,119 82  
 Commissions and brokerage..... 60,370 92  
 Reinsurance..... 1,358 59

Aggregate..... \$1,510,440 46

Deduct liabilities on special deposits..... 90,307 87

Net liabilities (except deposit capital)..... \$1,420,132 59

Surplus as regards policy holders..... \$249,941 74  
 Deposit capital..... 200,000 00

Surplus over deposit capital..... \$49,941 74

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums .....	<i>On fire risks.</i>
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	\$2,100,083 55
	489,808 35
Net amount of cash actually received for premiums .....	\$1,610,275 20
Interest received on bonds and mortgages .....	3,000 00
Interest and dividends received on bonds and stocks, and from all other sources .....	56,252 05
Aggregate cash receipts .....	<u>\$1,669,977 25</u>

## DISBURSEMENTS DURING THE YEAR.

Gross amount actually paid for losses .....	<i>On fire risks.</i>
Deduct amount actually received for salvages, and reinsurance .....	\$1,389,822 87
	138,860 78
Net amount paid on losses .....	\$1,200,921 59
Paid or allowed during the year for commissions and brokerage .....	323,197 67
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....	114,089 17
Paid state, national and local taxes, in this and other states .....	50,449 14
All other disbursements, viz., miscellaneous .....	112,700 01
Amount sent to home office during the year (carried inside) .....	\$29,165 00
Aggregate cash disbursements .....	<u>\$1,801,357 58</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892 .....	\$282,391,879	\$2,824,478 68
Written during the year .....	194,780,588	2,168,076 18
Total .....	\$477,072,417	\$4,992,549 81
Deduct expirations .....	232,889,764	2,530,452 09
In force at the end of the year .....	\$244,182,653	\$2,462,097 72
Deduct amount reinsured .....	9,612,768	135,312 21
Net amount in force December 31, 1893 .....	<u>\$234,569,885</u>	<u>\$2,326,785 51</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$95,894,587	\$1,177,134 95	1-2	\$588,567 48
1892.....		406,276	3,714 68	1-4	928 67
1893.....	Two years.....	1,786,536	14,636 00	3-4	10,977 00
1891.....		\$7,510,824	252,264 85	1-6	42,044 06
1892.....	Three years.....	32,112,827	247,019 07	1-2	128,509 54
1893.....		87,185,258	233,876 04	5-6	236,562 53
1890.....		373,856	3,555 90	1-8	444 48
1891.....	Four years.....	591,085	8,774 75	2-8	1,415 53
1892.....		670,929	5,487 12	5-8	3,429 45
1893.....		676,702	6,212 02	7-8	5,445 52
1890.....		4,402,756	51,884 21	1-10	5,188 42
1891.....	Five years.....	5,925,521	66,676 45	3-10	20,002 94
1892.....		6,616,586	30,208 64	1-2	40,104 32
1893.....		5,324,828	63,990 99	7-10	44,783 69
1891.....		5,356,739	66,351 81	9-10	59,716 18
Totals.....		<u>\$284,569,885</u>	<u>\$2,326,785 51</u>		<u>\$1,188,119 82</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the admission of the company to date.....	\$4,500,737 00
Losses paid from admission to date.....	2,433,780 00
Losses incurred during the year, fire.....	1,314,383 00
Amount deposited in different states and countries for the security of <i>all</i> the company's policy holders.....	200,000 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Ohio.....	\$113,500 00	\$80,716 58
Oregon.....	50,000 00	7,821 07
Georgia.....	25,000 00	12,388 72
Virginia.....	20,925 00	9,881 50
Totals.....	\$209,425 00	\$80,807 87

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	<i>Fire risks.</i> \$2,371,639 00
Premiums received.....	47,090 41
Losses paid.....	17,803 17
Total losses incurred during the year in the State of Michigan.....	26,983 63

UNITED STATES BRANCH.  
COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).  
LONDON, ENGLAND.

OFFICE U. S. BRANCH, CORNER OF PINE AND WILLIAM STREETS, NEW YORK.

(Incorporated September 28, 1881: commenced business October 1, 1881.)

CHARLES SEWALL, *Manager.*

ALEX. H. WRAY, *Assistant Manager.*

Attorney for Michigan, CHARLES F. PELTIER, of Detroit.

## CAPITAL.

Deposit capital in New York required by the laws of Michigan... \$200,000

## ASSETS.

Real estate..... \$864,314 96

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds—	Par value.	Market value.
United States .....	\$425,000 00	\$480,250 00
Akron & Chicago Junction R. R. ....	30,000 00	30,000 00
Baltimore & Ohio South Western R. R. ....	50,000 00	53,125 00
Central R. R. of New Jersey .....	50,000 00	56,875 00
Chicago, Burlington & Quincy R. R. ....	100,000 00	108,000 00
Chicago, Milwaukee & St. Paul R. R. (Terminal) .....	75,000 00	80,625 00
Chicago, Milwaukee & St. Paul R. R. (C. & P. W. Div.) .....	25,000 00	27,875 00
Chicago, Milwaukee & St. Paul R. R. (Consolidated) .....	50,000 00	64,250 00
Chicago & Northwestern R. R. ....	74,000 00	80,680 00
Chicago & Northwestern R. R. ....	50,000 00	69,000 00
Chicago, Rock Island & Pacific R. R. ....	60,000 00	74,700 00
Cleveland, Cincinnati, Chicago & St. Louis R. R. (S.&C.Div.) .....	50,000 00	45,000 00
Denver & Rio Grande R. R. ....	60,000 00	46,800 00
Indianapolis & Vincennes R. R. ....	65,000 00	78,000 00
Lehigh Valley of New York .....	50,000 00	53,500 00
Lehigh Valley Terminal R. R. ....	50,000 00	52,750 00
Louisville & Nashville R. R. ....	50,000 00	50,000 00
Michigan Central R. R. ....	40,000 00	42,400 00
Milwaukee, Lake Shore & Western R. R. (Consolidated) .....	25,000 00	31,500 00
New York Central & Hudson River R. R. ....	30,000 00	37,850 00
New York, Lackawanna & Western R. R. ....	50,000 00	65,000 00
Western Pennsylvania R. R. ....	50,000 00	50,125 00
West Shore R. R. ....	50,000 00	50,875 00
Stocks—		
Pittsburgh, Fort Wayne & Chicago R. R. ....	15,000 00	23,850 00
Underwriters' Salvage Association of New York City .....	1,000 00	1,000 00
Totals (carried out at market value) .....	\$1,575,000 00	\$1,745,010 00

Cash in company's principal office, \$508.91; cash in bank, \$376,682.52 .....	377,191 43
Interest due and accrued on stocks not included in "market value" .....	25,549 98
Gross premiums in due course of collection .....	489,792 26
Bills receivable <i>not matured</i> , taken for fire, marine, or inland risks .....	38,316 05
Rents due and accrued .....	10,750 96
Due from other companies for reinsurance on losses already paid .....	4,273 92
Aggregate amount of all the assets of the company .....	\$3,555,199 56
Deduct special deposits in other states .....	254,250 00
Total admitted assets .....	\$3,300,949 56

## LIABILITIES.

Amount of unpaid losses (of which \$41,960.11 are resisted) .....	\$425,529 32
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$1,035,485 25
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	1,040,707 86
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks .....	4,174 00
Amount of reserve on all outstanding risks .....	2,080,366 61
Reclaimable by insured on perpetual policies .....	45,933 47
Commissions and brokerage .....	67,934 35
Return premiums .....	813 84
Reinsurance .....	2,419 21
Aggregate .....	\$2,622,996 80
Deduct liabilities on special deposits .....	203,989 35
Net liabilities (except deposit capital) .....	\$2,419,007 45
Surplus as regards policy holders .....	\$881,942 11
Deposit capital .....	200,000 00
Surplus over deposit capital .....	\$881,942 11

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount of cash received for premiums.....	\$3,858,069 21	\$219,450 58
Deduct amount paid for reinsurance, for rebate, abatement and return premiums .....	711,018 11	29,872 86
	<u>\$2,847,651 10</u>	<u>\$189,777 72</u>
Net amount of cash actually received for premiums.....		\$2,837,428 82
Interest and dividends received on bonds and stocks, and from all other sources .....		77,396 75
Receipts from all other sources, viz., rents, \$35,105.43; interest on bank balances, \$2,645.35 .....		37,750 78
Aggregate cash receipts .....		<u>\$2,952,576 35</u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses.....	\$1,497,223 00	\$186,916 87
Deduct amount actually received for salvages, \$17,698.82; reinsurance, \$37,440.32 .....	56,507 97	48,681 17
	<u>\$1,940,714 63</u>	<u>\$137,285 70</u>
Net amount paid on losses (of which \$344,675.27 belonged to prior years).....		\$2,078,000 33
Paid or allowed during the year for commissions and brokerage .....		498,967 38
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....		126,481 70
Paid state, national and local taxes, in this and other states .....		65,712 19
All other disbursements, viz., miscellaneous .....		157,034 27
Aggregate cash disbursements .....		<u>\$2,926,185 87</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$415,635,568	\$4,412,361 94	\$1,707,174	\$8,490 26
Written during the year .....	296,734,111	3,857,908 36	\$3,679,715	222,343 53
Total.....	<u>\$712,359,699</u>	<u>\$7,770,210 30</u>	<u>\$5,386,889</u>	<u>\$221,233 78</u>
Deduct expirations.....	223,069,048	3,628,479 39	\$2,905,630	226,998 48
In force at the end of the year.....	<u>\$389,300,651</u>	<u>\$4,141,730 92</u>	<u>\$2,481,259</u>	<u>\$4,340 30</u>
Deduct amount reinsured .....	7,068,279	83,764 81	138,041	166 80
Net amount in force December 31, 1893.....	<u>\$382,232,372</u>	<u>\$4,057,966 61</u>	<u>\$2,343,218</u>	<u>\$4,174 00</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less .....	\$166,132,948	\$2,070,970 49	1-2	\$1,065,485 25
1892.....	Two years .....	1,412,129	8,961 98	1-4	2,240 49
1893.....	Two years .....	481,077	1,428 55	3-4	1,071 41
1891.....	Three years .....	47,968,564	357,517 49	1-6	59,586 25
1892.....	Three years .....	46,856,458	410,528 82	1-2	205,263 41
1893.....	Three years .....	50,839,416	452,501 11	5-6	377,044 26
1890.....	Four years .....	1,162,282	9,632 16	1-8	1,201 02
1891.....	Four years .....	1,401,796	15,209 51	3-8	3,708 57
1892.....	Four years .....	981,928	9,418 92	5-8	5,883 70
1893.....	Four years .....	998,215	8,907 80	7-8	7,794 32
1889.....	Five years .....	9,717,549	105,604 66	1-10	10,560 47
1890.....	Five years .....	18,417,571	189,502 37	3-10	41,330 72
1891.....	Five years .....	18,879,253	150,436 71	1-2	75,243 85
1892.....	Five years .....	16,287,585	183,954 11	7-10	128,697 86
1893.....	Five years .....	10,828,519	127,870 00	9-10	114,633 00
Over five years .....		422,062	6,078 98		3,590 51
Perpetual.....		2,151,729	45,983 47		41,340 12
Totals.....		<u>\$384,419,101</u>	<u>\$4,108,900 06</u>		<u>\$3,117,532 73</u>



## GENERAL INTERROGATORIES.

Total amount of premiums received by the U. S. branch to date.....	\$36,184,944
Losses paid by the U. S. branch to date.....	22,385,725
Losses incurred during the year, fire, marine and inland.....	2,189,388
Amount deposited in different states and countries for the security of all the company's policy holders.....	480,250

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Ohio.....	\$113,000	\$77,456 39
Virginia.....	56,500	51,760 73
Georgia.....	28,250	54,187 18
Oregon.....	56,500	20,595 10
Totals.....	\$254,250	\$203,999 35

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>	<i>Marine and inland risks.</i>	<i>Aggregate.</i>
Fire, marine and inland risks taken.....	\$6,690,480 00	\$648,190 00	\$7,338,670 00
Premiums received.....	106,784 58	12,620 21	119,404 79
Losses paid.....	55,178 06	11,245 19	66,423 24
Total losses incurred during the year in the State of Michigan.....	79,460 98	11,245 19	90,706 17

## UNITED STATES BRANCH.

## GENERAL MARINE INSURANCE COMPANY.

DRESDEN, GERMANY.

OFFICE U. S. BRANCH, 416-420 WALNUT ST., PHILADELPHIA, PA.

MAX GRUNDNER, *General Agent.*

Attorney for Michigan, J. J. CLARK, of Detroit.

## CAPITAL.

Deposit capital in New York required by the laws of Michigan....\$200,000

## ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

<i>BONDS—</i>	<i>Par value.</i>	<i>Market value.</i>	
United States.....	\$150,000 00	\$171,000 00	
New York.....	50,000 00	50,000 00	
Totals (carried out at market value).....	\$200,000 00	\$221,000 00	\$221,000 00

Cash in company's principal office, \$48.97; cash in bank, \$24,147.09 .....	\$24,196 06
Gross premiums in due course of collection .....	28,709 17
Bills receivable <i>not matured</i> , taken for marine or inland risks .....	4,203 01
Aggregate amount of all the assets of the company .....	\$278,108 24
Deduct special deposit in Georgia .....	25,000 00
Total admitted assets .....	<u>\$253,108 24</u>

## LIABILITIES.

Reinsurance reserve at 100 per cent on all unexpired marine risks .....	\$23,205 03
Aggregate .....	\$23,205 03
Deduct liabilities on special deposits .....	53 64
Net liabilities (except deposit capital) .....	<u>\$23,151 39</u>
Surplus as regards policy holders .....	\$229,956 85
Deposit capital .....	200,000 00
Surplus over deposit capital .....	<u>\$29,956 85</u>

## RECEIPTS DURING THE YEAR.

	<i>On marine and inland risks.</i>
Gross amount of cash received for premiums .....	\$258,312 10
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	5,149 24
Net amount of cash actually received for premiums .....	\$253,162 86
Bills and notes received during the year for premiums remaining unpaid .....	\$4,253 01
Aggregate cash receipts .....	<u>\$253,162 86</u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On marine and inland risks.</i>
Gross amount actually paid for losses .....	\$79,809 68
Deduct amount actually received for salvages and reinsurance .....	1,745 09
Net amount paid on losses .....	\$77,863 99
Paid or allowed during the year for commissions and brokerage .....	21,946 25
Paid state, national and local taxes, in this and other states .....	4,276 06
All other disbursements, viz., miscellaneous .....	4,011 47
Aggregate cash disbursements .....	<u>\$108,097 77</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892 .....	\$2,813,007	\$23,789 33
Written during the year .....	56,673,129	227,136 13
Total .....	\$58,486,226	\$250,924 46
Deduct expirations .....	55,783,338	227,729 42
Net amount in force December 31, 1893 .....	<u>\$2,702,888</u>	<u>\$23,255 04</u>

## GENERAL INTERROGATORIES.

Losses incurred during the year, marine and inland.....	\$79,610 00
Amount deposited in different states and countries for the security of all the company's policy holders .....	<u>200,000 00</u>

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Georgia .....	<u>\$25,000 00</u>	<u>\$33 64</u>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Marine and inland risks.</i>
Marine and inland risks taken .....	\$317,483 00
Premiums received .....	5,923 18
Losses paid .....	3,590 86
Total losses incurred during the year in the State of Michigan .....	<u>2,990 36</u>

## UNITED STATES BRANCH.

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY  
(LIMITED).

LONDON, ENGLAND.

HOME OFFICE IN U. S. 50 PINE STREET, NEW YORK CITY.

(Incorporated December 17, 1821; commenced business in U. S. September 25, 1872.)

HENRY E. BOWERS, *Manager*.

Attorney for Michigan, JEREMIAH S. VERNOR, of Detroit.

## CAPITAL.

Deposit capital in New York required by the laws of Michigan... \$200,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens) .....	\$342,500 00
Interest accrued on said mortgage loans .....	2,879 54
Value of lands mortgaged .....	\$54,200 00
Buildings (insured for \$241,800) .....	241,800 00
Total value of mortgaged premises .....	<u>\$796,400 00</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States registered .....	\$425,000 00	\$484,500 00	
N. Y., Chicago & St. Louis R'y Co. ....	50,000 00	48,750 00	
Brooklyn & Montank R. R. Co. ....	50,000 00	53,000 00	
Long Island R. R. Co. ....	50,000 00	57,000 00	
Equitable Gas Light Co. of New York City .....	50,000 00	53,500 00	
Rochester & Pittsburgh R. R. Co. ....	50,000 00	53,250 00	
Metropolitan Elevated R'y Co. ....	50,000 00	59,750 00	
St. Paul, Minneapolis & Manitoba R'y Co. ....	50,000 00	50,500 00	
Milwaukee, Lake Shore & Western R'y Co. ....	50,000 00	63,000 00	
Pittsburgh, Cincinnati, Chicago & St. Louis R. R. Co. ....	50,000 00	50,625 00	
Staten Island Rapid Transit R. R. Co. ....	10,000 00	11,350 00	
<b>STOCKS—</b>			
New York City .....	275,000 00	276,562 50	
<b>Totals (carried out at market value) .....</b>	<b>\$1,160,000 00</b>	<b>\$1,266,787 50</b>	<b>\$1,266,787 50</b>

Cash in company's principal office, \$840.00; cash in bank, \$60,435.68 .....	61,275 68
Gross premiums in due course of collection .....	130,712 75
Rents due and accrued .....	416 67
<b>Aggregate amount of all the assets of the company .....</b>	<b>\$1,804,572 14</b>
<b>Deduct special deposits in other states .....</b>	<b>256,500 00</b>
<b>Total admitted assets .....</b>	<b>\$1,548,072 14</b>

## LIABILITIES.

<b>Amount of unpaid losses (of which \$29,187.00 are resisted) .....</b>	<b>\$185,087 00</b>
<b>Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....</b>	<b>\$380,750 00</b>
<b>Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....</b>	<b>584,868 00</b>
<b>Amount of reserve on all outstanding risks .....</b>	<b>965,619 35</b>
<b>Due and accrued for salaries, rent, advertising, or agency expenses .....</b>	<b>2,842 18</b>
<b>Commissions and brokerage .....</b>	<b>4,768 99</b>
<b>Return premiums .....</b>	<b>260 05</b>
<b>Taxes .....</b>	<b>7,863 27</b>
<b>Aggregate .....</b>	<b>\$1,166,446 84</b>
<b>Deduct liabilities on special deposits .....</b>	<b>167,432 75</b>
<b>Net liabilities (except deposit capital) .....</b>	<b>\$999,014 09</b>
<b>Surplus as regards policy holders .....</b>	<b>\$549,058 05</b>
<b>Deposit capital .....</b>	<b>200,000 00</b>
<b>Surplus over deposit capital .....</b>	<b>\$349,058 05</b>

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
<b>Gross amount of cash received for premiums .....</b>	<b>\$1,412,578 93</b>
<b>Deduct amount paid for reinsurance for rebate, abatement and return premiums .....</b>	<b>286,057 39</b>
<b>Net amount of cash actually received for premiums .....</b>	<b>\$1,126,521 54</b>
<b>Interest received on bonds and mortgages .....</b>	<b>15,792 60</b>
<b>Interest and dividends received on bonds and stocks, and from all other sources .....</b>	<b>22,116 92</b>
<b>Aggregate cash receipts .....</b>	<b>\$1,164,431 06</b>

## DISBURSEMENTS DURING THE YEAR.

On fire risks.

Gross amount actually paid for losses	\$889,208 52
Deduct amount actually received for salvages, \$11,194.71; reinsurance, \$41,484.64	52,679 35

Net amount paid on losses (of which \$156,934.26 belonged to prior years)	\$836,529 17
Paid or allowed during the year for commissions and brokerage	213,311 65
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes	105,608 89
Paid state, national and local taxes in this and other states	31,312 98
All other disbursements, viz	95,362 94

Aggregate cash disbursements \$1,282,125 63

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892	\$214,838,538 79	\$1,840,249 66
Written during the year	141,043,244 50	1,428,284 71
Total	\$355,881,883 29	\$3,268,534 37
Deduct expirations	135,352,298 83	1,317,614 27
In force at the end of the year	\$220,529,589 96	\$1,945,920 10
Deduct amount reinsured	7,155,196 97	4,368 21
Net amount in force December 31, 1893	\$213,374,342 99	\$1,897,551 89

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893	One year or less	\$66,847,804	\$761,501 32	1-2	\$380,750 66
1892	Two years	480,488	5,791 73	1-4	947 98
1891		588,261	4,961 09	3-4	8,720 82
1891	Three years	32,915,028	218,070 60	1-6	33,011 77
1892		32,880,902	228,683 46	1-2	114,829 28
1893		84,301,627	266,694 23	5-6	221,411 86
1890		989,062	5,510 18	1-8	688 77
1891	Four years	770,827	6,509 71	8-8	2,468 04
1892		724,884	6,649 89	5-8	4,155 18
1893		967,381	9,229 24	7-8	8,076 58
1890		7,580,843	65,294 69	1-10	6,529 47
1891	Five years	10,313,419	89,987 06	8-10	26,981 13
1892		8,607,718	75,564 00	1-2	37,782 00
1893		8,088,672	78,687 17	7-10	55,081 04
1890		7,268,082	77,432 52	9-10	69,689 27
Totals		\$213,374,343	\$1,897,551 89		\$965,619 35

## GENERAL INTERROGATORIES.

Total amount of premiums received from commencement of business in U. S. of the company to date	\$12,168,213
Losses paid from commencement of business in U. S. to date	6,527,152
Losses incurred during the year, fire	456,728
Amount deposited in different states and countries for the security of all the company's policy holders	228,000

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy holders therein:

<i>Name state and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Ohio	\$114,000	\$118,216 21
Oregon	57,000	18,946 50
Virginia	57,000	13,627 88
Georgia	28,500	18,642 68
Totals	\$256,500	\$167,432 75

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	Fire risks.
Fire risks taken .....	\$1,408,618 26
Premiums received .....	19,055 97
Losses paid .....	23,488 25
Total losses incurred during the year in the State of Michigan .....	28,688 28

UNITED STATES BRANCH.  
HAMBURG FIRE INSURANCE COMPANY.  
HAMBURG, GERMANY.

OFFICE U. S. BRANCH, No. 62 CEDAR ST., NEW YORK.

F. O. AFFELD, U. S. Manager.

(Incorporated, 1884; commenced business, January, 1885.)

A. HAMMACHER, President.

S. V. DORRIEN, Managing Director.

Attorney for Michigan, JULIUS STOLL, of Detroit.

## CAPITAL.

Deposit capital in New York required by the laws of Michigan....\$200,000

## ASSETS.

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
United States .....	\$100,000 00	\$112,000 00
State of Georgia .....	25,000 00	27,750 00
City of Richmond, Va. ....	15,000 00	16,125 00
New York City, school-house ..	100,000 00	100,500 00
Portland City water .....	50,000 00	55,250 00
St. Louis city .....	25,000 00	25,000 00
Chicago, Milwaukee & St. Paul R. R., Prairie du Chien Div. ....	15,000 00	17,475 00
Chicago & Northwestern R. R. ....	25,000 00	24,250 00
Chicago, Burlington & Quincy R. R. ....	20,000 00	24,200 00
Chicago, Rock Island & Pacific R. R. ....	25,000 00	31,250 00
New York, Lake Erie & Western R. R. ....	25,000 00	32,250 00
Central Pacific R. R. ....	20,000 00	21,100 00
Kansas Pacific R. R., Denver Div. ....	20,000 00	21,400 00
Union Pacific R. R. ....	20,000 00	21,025 00
Oregon R'y & Navigation Co. ....	10,000 00	10,400 00
Northern Pacific R. R. ....	20,000 00	21,975 00
Louisville & Nashville R. R. Co. ....	20,000 00	20,400 00
Illinois Central R. R. ....	50,000 00	49,500 00
St. Paul, Minneapolis & Manitoba R. R. ....	15,000 00	15,000 00
Wabash R. R. ....	25,000 00	25,625 00
Long Island R. R. ....	50,000 00	53,600 00
Atchafon, Topeka & Santa Fe R. R. ....	25,000 00	16,500 00
Lake Erie & Western R. R. ....	25,000 00	25,125 00
New York, Chicago & St. Louis R. R. ....	30,000 00	29,175 00
East Tennessee, Virginia & Georgia R. R. ....	25,000 00	21,250 00
Denver & Rio Grande R. R. ....	25,000 00	18,575 00
Pennsylvania R. R. ....	10,000 00	11,275 00
Central Ohio R. R. ....	25,000 00	25,750 00
Pennsylvania Co. ....	30,000 00	32,700 00
Scioto Valley & New England R. R. ....	30,000 00	21,900 00
Chicago, Milwaukee & St. Paul, Chicago & Pacific Western Div. ....	15,000 00	16,350 00
Beech Creek R. R. ....	10,000 00	10,200 00
Pennsylvania R. R. ....	15,000 00	15,450 00
STOCKS—		
New York City additional water .....	105,000 00	105,787 50
Totals (carried out at market value) .....	\$1,035,000 00	\$1,078,512 50
		\$1,078,512 50

Cash in bank.....	\$77,714 81
Interest due and accrued on stocks not included in "market value".....	1,000 00
Gross premiums in due course of collection.....	73,733 10
Bills receivable <i>not matured</i> , taken for fire risks.....	155 71
Aggregate amount of all the assets of the company.....	<u>\$1,231,116 12</u>
Deduct special deposits in other states.....	99,125 00
Total admitted assets.....	<u><u>\$1,131,991 12</u></u>

## LIABILITIES.

Amount of unpaid losses (of which \$29,275.00 are resisted).....	\$115,675 00
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$461,790 24
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	861,488 18
Amount of reserve on all outstanding risks.....	823,276 42
Commissions and brokerage.....	11,501 49
Aggregate.....	<u>\$950,452 91</u>
Deduct liabilities on special deposits.....	118,216 32
Net liabilities (except deposit capital).....	<u><u>\$832,236 59</u></u>
Surplus as regards policy holders.....	\$299,754 53
Deposit capital.....	800,000 00
Surplus over deposit capital.....	<u><u>\$99,754 53</u></u>

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums.....	\$1,517,006 98
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	370,210 00
Net amount of cash actually received for premiums.....	<u>\$1,146,886 98</u>
Interest received on bonds and mortgages.....	330 62
Interest and dividends received on bonds and stocks, and from all other sources.....	49,403 72
Aggregate cash receipts.....	<u><u>\$1,196,621 32</u></u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$958,872 34
Deduct amount actually received for salvages and reinsurance.....	49,683 27
Net amount paid on losses (of which \$95,041.37 belonged to prior years).....	<u>\$909,239 07</u>
Paid or allowed during the year for commissions and brokerage.....	185,527 21
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	95,682 46
Paid state, national and local taxes, in this and other states.....	28,485 21
All other disbursements, viz., miscellaneous.....	69,961 60
Aggregate cash disbursements.....	<u><u>\$1,288,895 55</u></u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$138,294,794	\$1,768,832 92
Written during the year.....	112,753,481	1,498,446 01
Totals.....	\$251,048,275	\$3,267,278 93
Deduct expirations.....	118,947,858	1,528,333 04
In force at the end of the year.....	\$132,100,417	\$1,738,945 89
Deduct amount reinsured.....	8,582,151	103,662 67
Net amount in force December 31, 1893.....	\$123,568,266	\$1,635,283 22

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$67,574,580	\$923,580 45	1-2	\$461,790 24
1892.....		754,124	8,142 33	1-4	2,035 53
1893.....	Two years.....	619,499	7,327 07	3-4	5,120 80
1891.....		12,936,129	149,902 01	1-6	24,983 67
1892.....	Three years.....	13,861,099	170,567 39	1-2	85,283 69
1893.....		18,532,597	170,056 20	5-6	142,463 50
1890.....		264,248	1,654 19	1-8	206 77
1891.....	Four years.....	401,068	3,685 07	3-8	1,963 15
1892.....		281,638	2,415 94	5-8	1,511 84
1893.....		889,163	4,082 80	7-8	3,529 58
1890.....		2,832,927	36,779 88	1-10	3,677 90
1890.....		2,580,421	28,681 64	3-10	11,604 49
1891.....	Five years.....	2,890,001	44,372 04	1-2	22,186 02
1892.....		3,001,748	43,896 79	7-10	30,727 75
1893.....		2,069,099	29,435 89	9-10	26,491 85
Totals.....		\$123,568,266	\$1,635,283 22		\$823,276 42

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the U. S. branch of the company to date.....	\$14,547,644 19
Losses paid from organization of the U. S. branch to date.....	8,832,065 13
Losses incurred during the year, fire.....	908,469 07
Amount deposited in different states and countries for the security of all the company's policy holders.....	1,045,387 50

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Georgia.....	\$27,750 00	\$27,677 18
Oregon.....	55,250 00	28,452 26
Virginia.....	16,125 00	62,086 88

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>
Fire risks taken.....	\$2,235,229 00
Premiums received.....	38,540 20
Losses paid.....	34,532 70
Total losses incurred during the year in the State of Michigan.....	38,397 70



UNITED STATES BRANCH.  
**IMPERIAL INSURANCE COMPANY (LIMITED).**  
 LONDON, ENGLAND.

OFFICE U. S. BRANCH, 33 PINE ST., NEW YORK.

J. J. COURTNEY, *General Attorney.*

(Incorporated 1893; commenced business 1898.)

DANIEL C. OSMUN, *Manager of Western Branch, 238 and 240 La Salle St., Chicago.*

Attorney for Michigan, EDWIN R. MERRIFIELD, of Lansing.

CAPITAL.

Deposit capital in New York required by the laws of Michigan... \$200,000

ASSETS.

Real estate (cost value \$366,634.70) ..... \$476,634 70

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—		Par value.	Market value.
United States registered.....		\$481,000 00	\$565,280 00
New York City .....		100,000 00	100,000 00
City of Boston .....		50,000 00	48,500 00
City of Boston .....		50,000 00	48,500 00
City of Providence .....		50,000 00	48,500 00
West Shore R. R. Co. ....		100,000 00	104,000 00
Lehigh Valley R. R. Co. ....		40,000 00	39,200 00
West Virginia State deferred certificates.....		28,886 67	2,007 00
Cash in Shawmut National Bank of Boston, Mass. ....		40,000 00	40,000 00
Cash in Third National Bank of Boston, Mass. ....		40,000 00	40,000 00
Cash in International Trust Co. of Boston, Mass. ....		35,000 00	35,000 00
Totals (carried out at market value) .....		<u>\$1,064,886 67</u>	<u>\$1,099,237 00</u>
			1,099,237 00
Cash in company's principal office, \$8,705.52; cash in bank, \$58,107.25 .....			68,812 77
Interest due and accrued on stocks not included in "market value" .....			2,895 83
Gross premiums in due course of collection .....			195,900 51
Rents due and accrued .....			3,291 13
Underwriters Salvage Co. stock .....			500 00
Aggregate amount of all the assets of the company .....			<u>\$1,847,271 94</u>
Deduct special deposits in other states .....			276,850 00
Total admitted assets .....			<u><u>\$1,570,421 94</u></u>

## LIABILITIES.

Amount of unpaid losses (of which \$18,167.14 are resisted) .....	\$141,931 88
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$468,368 39
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	441,714 62
Amount of reserve on all outstanding risks .....	905,078 01
Commissions and brokerage .....	33,858 78
Return premiums .....	2,538 53
Reinsurance .....	1,060 37
Aggregate .....	\$1,084,467 57
Deduct liabilities on special deposits .....	52,673 69
Net liabilities (except deposit capital) .....	\$1,031,793 88
Surplus as regards policy holders .....	\$388,628 06
Deposit capital .....	200,000 00
Surplus over deposit capital .....	\$388,628 06

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums .....	\$1,800,889 16
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	440,155 51
Net amount of cash actually received for premiums .....	\$1,160,733 65
Interest and dividends received on bonds and stocks, and from all other sources .....	39,929 08
Receipts from all other sources, viz., rents, \$16,588.60; miscellaneous, \$22.81 .....	16,611 41
Amount received from home office during the year .....	\$128,000 26
Aggregate cash receipts .....	\$1,217,274 14

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses .....	\$960,698 65
Deduct amount actually received for salvages, \$7,902.02; reinsurance, \$68,817.33 .....	76,719 25
Net amount paid on losses .....	\$913,979 30
Paid or allowed during the year for commissions and brokerage .....	206,091 09
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....	101,897 39
Paid state, national and local taxes, in this and other states .....	48,953 58
All other disbursements, viz., general expenses .....	50,150 79
Aggregate cash disbursements .....	\$1,321,072 15

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892 .....	\$212,480,286 85	\$1,950,640 72
Written during the year .....	184,765,884 43	1,531,816 00
Total .....	\$397,196,170 78	\$3,532,457 22
Deduct expirations .....	150,024,501 80	1,622,352 13
In force at the end of the year .....	\$197,171,668 98	\$1,910,105 19
Deduct amount reinsured .....	8,268,622 69	116,788 79
Net amount in force December 31, 1893 .....	\$188,903,046 29	\$1,793,321 40

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893	One year or less	\$72,423,657 74	\$926,726 78	1-2	\$463,398 89
1892	Two years	936,533 00	5,948 48	1-4	1,487 10
1893		633,752 67	4,264 79	3-4	3,196 60
1891	Three years	29,538,053 10	171,265 60	1-6	28,844 25
1892		38,179,806 40	191,114 22	1-2	96,537 10
1893	Four years	18,391,197 17	159,788 86	5-6	133,156 95
1890		631,789 00	5,011 08	1-8	626 37
1891	Five years	823,078 00	6,905 73	3-8	2,589 63
1892		942,177 00	7,574 51	5-8	1,724 05
1893	Six years	711,422 50	6,518 14	7-8	5,696 96
1890		4,741,780 84	51,090 44	1-10	3,109 04
1891	Seven years	4,867,489 00	50,304 66	3-10	15,091 88
1892		6,991,055 00	65,225 68	1-2	32,612 78
1893	Eight years	7,387,411 09	70,604 48	7-10	49,423 13
1890		6,738,849 28	70,963 65	9-10	63,855 28
Totals		\$188,908,046 29	\$1,793,321 40		\$905,078 01

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$21,044,987
Losses paid from organization to date	13,966,122
Losses incurred during the year, fire	926,189

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy holders therein:

Name states and countries.	Market value of deposit.	Liabilities.
Georgia	\$88,250	\$5,898 75
Ohio	135,600	21,644 57
Oregon	56,500	8,767 17
Virginia	56,500	16,368 20
Totals	\$276,850	\$52,678 69

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken	\$2,089,202 00
Premiums received	41,827 27
Losses paid	\$3,908 35
Total losses incurred during the year in the State of Michigan	50,039 17

UNITED STATES BRANCH.  
LANCASHIRE INSURANCE COMPANY.

MANCHESTER, ENGLAND.

OFFICE U. S. BRANCH, 25 PINE ST., NEW YORK CITY.

E. LITCHFIELD, New York, U. S. Manager.

(Incorporated June, 1852; commenced business June, 1852.)

DAN WINSLOW, Manager Western Department, Chicago, Ill.

Attorney for Michigan, CHARLES F. PELTIER, of Detroit.

## CAPITAL.

Deposit capital in New York required by the laws of Michigan.....\$200,000

## ASSETS.

Real estate (cost value \$383,388.85) ..... \$383,388 85

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States .....	\$590,000 00	\$662,750 00	
United States currency .....	100,000 00	110,000 00	
Albany & Susquehanna R. R. Co. ....	15,000 00	17,400 00	
Atchison, Topeka & Santa Fe R. R. Co. ....	45,000 00	29,700 00	
Baltimore & Ohio R. R. Co. ....	10,000 00	9,700 00	
Baltimore & Ohio R. R. Co. ....	25,000 00	28,000 00	
Baltimore & Ohio R. R. Co. ....	20,000 00	22,400 00	
Baltimore & Ohio R. R. Co. ....	20,000 00	23,800 00	
Brooklyn & Montauk R. R. Co. ....	30,000 00	31,800 00	
Chicago, Burlington & Quincy R. R. Co. (Iowa Div.) ..	35,000 00	32,900 00	
Chicago, Milwaukee & St. Paul R. R. Co. (C. & P. W. Div.) ..	45,000 00	49,050 00	
Chicago & Northwestern Extension ..	40,000 00	37,400 00	
Chicago, Rock Island & Pacific R. R. Co. ....	20,000 00	24,60 00	
Cleveland, Cincinnati, Chicago & St. Louis R. R. Co. ....	25,000 00	22,500 00	
Cleveland, Cincinnati, Chicago & St. Louis R. R. Co. ....	25,000 00	22,625 00	
Chicago, St. Louis & New Orleans R. R. Co. ....	15,000 00	16,425 00	
Chicago, St. Louis & New Orleans R. R. Co. (Mem. Div.) ..	25,000 00	24,000 00	
Chicago, St. Louis & New Orleans R. R. Co. ....	10,000 00	11,150 00	
City of Portland, Oregon, water ..	50,000 00	53,000 00	
Detroit, Monroe & Toledo R. R. Co. ....	19,000 00	24,180 00	
Illinois Central R. R. Co. ....	20,000 00	19,300 00	
Illinois Central R. R. Co. ....	10,000 00	9,900 00	
Illinois Central R. R. Co. (Springfield Div.) ..	20,000 00	21,400 00	
Michigan Central R. R. Co. (Grand River Valley Div.) ..	15,000 00	17,250 00	
Milwaukee & St. Paul R. R. Co. (Iowa & Minn. Div.) ..	10,000 00	11,500 00	
New York Central & Hudson River R. R. Co. ....	10,000 00	11,900 00	
New York, Lackawanna & Western R. R. Co. ....	15,000 00	19,850 00	
Northern Central R. R. Co. ....	17,000 00	18,190 00	
North Pennsylvania R. R. Co. ....	10,000 00	12,700 00	
Ottumwa, Cedar Falls & St. Paul R. R. Co. ....	20,000 00	21,000 00	
Philadelphia & Erie R. R. Co. ....	18,000 00	23,040 00	
Pennsylvania R. R. Co. ....	20,000 00	24,400 00	
Pennsylvania R. R. Co. ....	10,000 00	10,900 00	
Rome, Watertown & Ogdensburg R. R. Co. ....	25,000 00	25,875 00	
Syracuse, Binghamton & New York R. R. Co. ....	22,000 00	27,040 00	
State of Georgia .....	25,000 00	24,750 00	
St. Paul & Northern Pacific R. R. Co. ....	22,000 00	25,080 00	
St. Paul, Minneapolis & Manitoba R. R. Co. ....	25,000 00	25,250 00	
St. Paul, Minneapolis & Manitoba R. R. Co. ....	25,000 00	25,250 00	
Western Pennsylvania R. R. Co. ....	10,000 00	9,900 00	
<b>Stock—</b>			
Underwriters' Salvage Co. of New York .....	1,000 00	1,000 00	
<b>Totals (carried out at market value) .....</b>	<b>\$1,514,000 00</b>	<b>\$1,639,805 00</b>	<b>1,639,805 00</b>
Cash in company's principal office, \$1,723.63; cash in bank, \$42,965.76 .....			44,689 39
Gross premiums in due course of collection .....			219,892 79
<b>Aggregate amount of all the assets of the company .....</b>			<b>\$2,287,776 03</b>
Deduct special deposits in other states .....			246,500 00
<b>Total admitted assets .....</b>			<b>\$2,041,276 03</b>
<b>LIABILITIES.</b>			
Amount of unpaid losses (of which \$36,016.33 are resisted) .....			\$363,161 65
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....		\$323,642 10	
Reinsurance reserve pro rata on fire risks running more than one year .....		435,091 56	
Amount of reserve on all outstanding risks .....			1,258,733 66
Commissions and brokerage, return premiums, etc. ....			40,000 00
<b>Aggregate .....</b>			<b>\$1,661,895 31</b>
Deduct liabilities on special deposits .....			130,919 22
<b>Net liabilities (except capital stock) .....</b>			<b>\$1,530,976 09</b>

Surplus as regards policy holders.....	\$510,299 94
Deposit capital.....	200,000 00
Surplus over deposit capital.....	<u>\$810,299 94</u>

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums.....	\$3,091,908 34	<i>On fire risks.</i>
Deduct amount paid for reinsurance, for rebate, abatement and return premiums.....	1,009,691 24	
Net amount of cash actually received for premiums.....	\$2,085,217 10	
Interest and dividends received on bonds and stocks, and from all other sources.....	79,965 29	
Receipts from all other sources, viz., rents.....	10,673 82	
Aggregate cash receipts.....	<u>\$2,175,856 21</u>	

## DISBURSEMENTS DURING THE YEAR.

Net amount paid on losses.....	\$1,828,715 04
Paid or allowed during the year for commissions and brokerage.....	386,175 73
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employés.....	175,190 27
Paid state, national and local taxes, in this and other states.....	51,259 69
All other disbursements, viz., interest on borrowed money, office expenses, etc.....	173,399 36
Aggregate cash disbursements.....	<u>\$2,614,740 09</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$310,048,208	\$3,434,944 93
Written during the year.....	255,436,643	2,949,808 21
Total.....	<u>\$565,484,846</u>	<u>\$6,384,748 14</u>
Deduct expirations.....	320,672,370	3,670,046 40
In force at the end of the year.....	<u>\$244,811,976</u>	<u>\$2,714,701 74</u>
Deduct amount reinsured.....	22,263,889	200,154 75
Net amount in force December 31, 1893.....	<u>\$222,548,087</u>	<u>\$2,514,546 99</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$181,867,884	\$1,647,284 20	1-2	\$823,642 10
1892.....		2,845,820	23,267 95	1-4	5,816 98
1891.....	Two years.....	4,641,519	34,668 28	3-4	25,551 17
1890.....		22,901,969	183,333 70	1-6	30,555 61
1889.....	Three years.....	18,514,892	174,540 78	1-3	87,370 26
1888.....		19,628,886	198,062 98	5-6	160,910 82
1887.....		685,076	8,964 14	1-8	495 52
1886.....	Four years.....	1,041,254	7,356 52	3-8	2,753 69
1885.....		442,734	4,542 06	5-8	1,026 30
1884.....		544,760	4,694 08	7-8	4,107 27
1883.....		4,075,192	47,079 93	1-10	4,707 99
1882.....	Five years.....	4,770,225	51,550 86	2-10	15,587 96
1881.....		4,254,645	51,919 75	1-3	25,969 83
1880.....		3,908,054	50,728 04	7-10	35,509 63
1879.....		2,875,487	36,514 87	9-10	32,568 28
Totals.....		<u>\$222,548,087</u>	<u>\$2,514,546 99</u>		<u>\$1,258,738 68</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organisation of the company to date.....	\$25,227,080 00
Losses paid from organization to date.....	16,647,320 00
Losses incurred during the year, fire.....	1,793,445 00
Amount deposited in different states and countries for the security of all the company's policy holders.....	<u>225,000 00</u>

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Ohio .....	\$112,500 00	\$73,562 56
Virginia .....	56,250 00	12,373 53
Georgia .....	24,750 00	33,382 20
Oregon .....	53,000 00	11,520 91
Totals .....	<u>\$246,500 00</u>	<u>\$190,919 20</u>

#### BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>
Fire risks taken .....	\$4,230,318 00
Premiums received .....	81,608 25
Losses paid .....	83,915 77
Total losses incurred during the year in the State of Michigan .....	<u>58,301 46</u>

#### UNITED STATES BRANCH.

#### LION FIRE INSURANCE COMPANY.

LONDON, ENGLAND.

OFFICE U. S. BRANCH, No 197 ASYLUM STREET, HARTFORD, CONN.

(Incorporated 1879; commenced business in United States, 1880.)

MARTIN BENNETT, *Manager.*

JAMES H. BREWSTER, *Assistant Manager.*

Attorney for Michigan, EDWIN J. BOOTH, of Detroit.

#### CAPITAL.

Deposit capital in New York required by the laws of Michigan... \$200,000

#### ASSETS.

Loans on bond and mortgage of real estate (first liens) .....	\$214,750 00
Interest due on said mortgage loan .....	4,363 65
Value of lands mortgaged .....	\$163,824 00
Buildings (insured for \$254,800) .....	\$11,026 00
Total value of mortgaged premises .....	<u>\$474,350 00</u>

#### STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	<i>Par value.</i>	<i>Market value.</i>
United States registered .....	\$150,000 00	\$169,375 00
Brooklyn .....	150,000 00	154,500 00
Brooklyn .....	50,000 00	51,500 00
City of Richmond .....	17,000 00	17,000 00
Georgia State .....	25,000 00	25,000 00
Totals (carried out at market value) .....	<u>\$392,000 00</u>	<u>\$417,375 00</u>

417,375 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$32,855	\$19,900 00
Cash in company's principal office, \$1,000.00; cash in bank, \$94,165.26	95,165 26
Interest due and accrued on stocks not included in "market value"	5,277 50
Interest due and accrued on collateral loans	478 12
Gross premiums in due course of collection	111,590 72
Due from other companies for reinsurance on losses already paid	115 48
<b>Aggregate amount of all the assets of the company</b>	<b>\$868,915 74</b>
Deduct special deposits in other states	211,875 00
<b>Total admitted assets</b>	<b>\$657,040 74</b>

## LIABILITIES.

Amount of unpaid losses (of which \$12,036.50 are resisted)	\$86,131 44
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$237,869 57
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	148,441 93
<b>Amount of reserve on all outstanding risks</b>	<b>386,301 50</b>
Due and accrued for salaries, rent, advertising, or agency expenses	16,682 52
<b>Aggregate</b>	<b>\$489,115 46</b>
Deduct liabilities on special deposits	65,318 78
<b>Net liabilities (except deposit capital)</b>	<b>\$423,796 68</b>
Surplus as regards policy holders	\$238,244 06
Deposit capital	200,000 00
<b>Surplus over deposit capital</b>	<b>\$38,244 06</b>

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums	\$651,966 29
Deduct amount paid for reinsurance for rebate, abatement and return premiums	\$78,414 31
<b>Net amount of cash actually received for premiums</b>	<b>\$578,571 98</b>
Interest received on bonds and mortgages	11,237 11
Interest and dividends received on bonds and stocks, and from all other sources	16,787 00
<b>Aggregate cash receipts</b>	<b>\$606,596 09</b>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses	\$446,030 91
<b>Net amount paid on losses (of which \$82,195.86 belonged to prior years)</b>	<b>\$446,030 91</b>
Paid or allowed during the year for commissions and brokerage	104,092 27
Paid during the year for salaries, fees and all other charges of officers, clerks, agents and all other employes	35,999 85
Paid state, national and local taxes, in this and other states	18,325 75
All other disbursements, viz., miscellaneous	42,067 43
<b>Aggregate cash disbursements</b>	<b>\$646,506 21</b>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
*In force December 31, 1892.....	\$27,325,299	\$1,004,894 60
Written during the year .....	73,415,304	983,791 47
Total.....	\$180,740,603	\$1,988,476 07
Deduct expirations .....	81,466,075	1,007,259 74
In force at the end of the year.....	\$79,254,528	\$981,116 33
Deduct amount reinsured .....	16,238,622	219,439 76
Net amount in force December 31, 1893.....	\$63,015,906	\$761,676 57

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less .....	\$34,683,026	\$475,719 14	1-2	\$237,359 57
1892.....	Two years .....	386,104	8,234 84	1-4	916 70
1893.....		121,906	1,252 33	3-4	989 62
1891.....	Three years .....	6,702,212	60,512 20	1-6	10,085 36
1892.....		3,713,237	78,968 95	1-2	\$9,490 42
1893.....	Four years .....	6,196,864	67,935 84	5-6	56,634 85
1890.....		175,750	1,857 78	1-8	194 72
1891.....	Five years .....	844,860	1,969 68	3-8	783 63
1892.....		222,964	1,870 43	5-8	1,044 02
1893.....	Six years .....	150,712	1,034 26	7-8	904 98
1890.....		699,825	8,645 48	1-10	864 54
1891.....	Seven years .....	761,612	10,401 61	3-10	3,120 48
1892.....		1,322,788	15,830 43	1-2	7,340 21
1893.....	Eight years .....	1,548,539	19,327 22	7-10	13,879 03
1890.....		997,037	13,185 96	9-10	11,367 87
Totals.....		\$63,015,906	\$761,676 57		\$386,301 50

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$5,717,746 33
Losses paid from organization to date.....	3,537,322 24
Fire losses incurred during the year .....	429,795 13
Amount deposited in different states and countries for the security of all the company's policy holders .....	206,000 00

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Ohio .....	\$113,250 00	\$31,290 92
Oregon .....	56,625 00	6,505 50
Georgia .....	25,000 00	16,246 32
Virginia .....	17,000 00	11,275 34
Totals .....	\$211,875 00	\$65,318 78

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken .....	\$1,290,735 00
Premiums received .....	12,750 31
Losses paid .....	6,659 22
Total losses incurred during the year in the State of Michigan .....	17,667 48

\* Not deducting reinsurance.



## UNITED STATES BRANCH.

LIVERPOOL AND LONDON AND GLOBE INSURANCE  
COMPANY.

LIVERPOOL, ENGLAND.

OFFICE U. S. BRANCH, No. 45 WILLIAM ST., NEW YORK CITY.

(Incorporated, 1836; commenced business in the U. S., 1848.)

HENRY W. EATON, New York, *Resident Manager*. WM. S. WARREN, Chicago, *Resident Secretary*

Attorney for Michigan, ARCHIBALD G. LINDSAY, of Detroit.

## CAPITAL.

Deposit capital in New York required by the laws of Michigan .... \$200,000

## ASSETS.

Real estate .....	\$1,603,270 00
Loans on bond and mortgage of real estate (first liens) .....	3,079,328 64
Interest due, \$5,035.00, and accrued, \$39,372.21, on said mortgage loans; total .....	44,407 21

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States, 4 per cent .....	\$1,575,000 00	\$1,779,750 00	
City of Richmond, 8 per cent .....	5,000 00	6,400 00	
New York City, gold 6s .....	50,000 00	53,500 00	
City of Boston, 5 per cent .....	180,000 00	205,650 00	
Totals (carried out at market value) .....	\$1,810,000 00	\$2,045,300 00	2,045,300 00

Cash in company's principal office, \$4,110.01; cash in bank, \$827,029.88 .....	831,139 89
Interest due and accrued on collateral loans .....	507 03
Gross premiums in due course of collection .....	963,864 76
Rents due and accrued .....	15,000 00
Loans on life policies .....	15,355 00
All other assets .....	98 75

Aggregate amount of all the assets of the company .....

\$8,598,271 28

Deduct special deposits in other states .....

248,600 00

Total admitted assets .....

\$8,349,671 28

## LIABILITIES.

Amount of unpaid losses (of which \$71,257.00 are resisted) .....	\$740,517 05
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$2,086,508 89
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	2,087,120 80
Amount of reserve on all outstanding risks .....	4,153,628 69
Reclaimable by insured on perpetual policies .....	346,970 56
Net premium reserve and all other liabilities except capital, under the life insurance, or any other special department .....	112,795 83
Commissions and brokerage .....	103,164 36
Reinsurance .....	132,018 53
Aggregate .....	\$5,589,095 02
Deduct liabilities on special deposits .....	248,600 00
Net liabilities (except deposit capital) .....	\$5,340,495 02
Surplus as regards policy holders .....	\$3,009,176 26
Deposit capital .....	200,000 00
Surplus over deposit capital .....	\$2,809,176 26

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums .....	\$7,376,093 54
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	1,685,216 55
Net amount of cash actually received for premiums .....	\$5,690,876 99
Interest received on bonds and mortgages .....	111,841 19
Interest and dividends received on bonds and stocks, and from all other sources .....	92,379 30
Receipts from all other sources, viz., rents .....	74,132 93
Deposit premiums (less 5 per cent) received for perpetual fire risks (carried inside) .....	\$14,128 74
Life income (carried inside) .....	4,054 80
Aggregate cash receipts .....	\$5,969,230 41

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses .....	\$4,021,374 43
Deduct amount actually received for salvages, \$54,471.85; reinsurance, \$314,921.72 .....	369,408 07
Net amount paid on losses (of which \$567,358.50 belonged to prior years) .....	\$3,651,971 41
Paid or allowed during the year for commissions and brokerage .....	962,860 06
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....	279,199 96
Paid state, national and local taxes, in this and other states .....	99,983 48
All other disbursements, viz., printing, traveling, legal and other general expenses .....	280,752 56
Life expenditures (carried inside) .....	\$3,148 17
Amount of deposit premium returned during the year on perpetual fire risks (carried inside) .....	10,762 64
Aggregate cash disbursements .....	\$5,274,767 46

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$816,664,970	\$7,713,076 82
Written during the year.....	780,083,729	7,490,685 61
<b>Total.....</b>	<b>\$1,546,758,699</b>	<b>\$15,208,742 43</b>
Deduct expirations.....	687,959,488	6,499,808 68
In force at the end of the year.....	\$908,799,211	\$8,703,938 80
Deduct amount reinsured.....	62,789,251	625,405 90
Net amount in force December 31, 1893.....	\$846,009,960	\$8,078,467 90
Perpetual insurance in force.....	10,230,929	846,970 56
<b>Total.....</b>	<b>\$856,240,889</b>	<b>\$8,425,438 46</b>
In force having not more than one year to run from date of policy.....	\$373,209,943	\$3,133,016 79
Having more than one year and not more than three years to run from date of policy.....	\$33,121,920	2,460,344 36
Having more than three years to run from date of policy.....	140,678,097	1,435,106 75
Perpetual risks in force.....	10,230,929	846,970 56
Net amount in force, December 31, 1893.....	\$556,240,889	\$8,425,438 46

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$373,209,913	\$4,138,016 79	1-2	\$2,066,508 89
1892.....	Two years.....	3,890,054	31,560 51	1-4	7,887 62
1891.....		4,604,599	55,067 22	3-4	44,000 42
1891.....	Three years.....	101,606,047	694,880 52	1-6	115,513 42
1892.....		106,906,154	751,065 50	1-2	275,542 79
1893.....		115,415,086	924,120 52	5-6	770,100 44
1890.....		1,279,850	7,941 19	1-3	962 65
1891.....	Four years.....	1,911,592	15,729 91	2-8	5,898 72
1892.....		2,075,470	16,878 55	5-8	10,545 85
1893.....		1,774,396	14,374 16	7-8	13,014 89
1890.....		26,460,103	267,917 68	1-10	26,791 76
1890.....	Five years.....	25,157,622	267,204 27	3-10	77,161 26
1891.....		26,786,069	272,514 51	5-10	136,237 25
1892.....		22,695,063	281,195 30	7-10	190,537 41
1893.....		29,335,303	\$23,403 64	9-10	291,068 23
Risks in force having more than five years to run.....		\$2,970,108	\$7,451 54	various	15,202 44
Perpetual risks in force.....		10,230,929	846,970 56	95-100	\$29,622 08
<b>Totals.....</b>		<b>\$856,240,889</b>	<b>\$8,425,438 46</b>		<b>\$4,483,250 72</b>

## GENERAL INTERROGATORIES.

Total amount of premiums received by the U. S. branch to date.....	\$98,909,704 23
Losses paid from organization of this branch to date.....	59,393,504 79
Fire losses incurred during the year.....	\$318,689 96
Amount deposited in New York for the security of policy holders in the United States.....	\$00,000 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Ohio.....	\$113,000 00	\$108,105 89
Virginia.....	56,500 00	54,003 27
Oregon.....	50,850 00	52,249 63
Georgia.....	28,250 00	55,752 63
<b>Totals.....</b>	<b>\$248,600 00</b>	<b>\$375,110 52</b>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	\$8,107,196 00
Premiums received.....	183,000 33
Losses paid.....	68,419 75
Total losses incurred during the year in the State of Michigan.....	72,947 75

UNITED STATES BRANCH.  
LONDON ASSURANCE CORPORATION,  
LONDON, ENGLAND.

OFFICE U. S. BRANCH, 44 PINE ST., NEW YORK CITY.

(Incorporated 1720; commenced business in United States 1872.)

CHARLES L. CASE, *Manager*.

Attorney for Michigan, JOHN G. ERWIN, of Detroit.

CAPITAL.

Deposit capital in New York required by the laws of Michigan.. \$200,000

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—		Par value.	Market value.
United States registered .....		\$680,000 00	\$708,750 00
Baltimore Belt R. R. ....		16,000 00	15,840 00
Central R. R. of New Jersey .....		40,000 00	45,400 00
Chicago, Milwaukee & St. Paul, Western Div. ....		25,000 00	27,375 00
Chicago, Milwaukee & St. Paul, Terminal .....		25,000 00	27,900 00
Milwaukee & St. Paul R. R., River Div. ....		50,000 00	62,500 00
Chicago, St. Louis & New Orleans R. R. ....		8,000 00	8,980 00
Colorado Midland R'y Co. ....		25,000 00	33,250 00
Denver & Rio Grande .....		30,000 00	28,100 00
Erie R'y .....		50,000 00	66,750 00
Lehigh Valley R'y Co. ....		30,000 00	29,400 00
Long Island R. R. ....		45,000 00	50,400 00
Louisville & Nashville R. R., N. O. & M. Div. ....		25,000 00	29,750 00
Milwaukee, Lake Shore & Western R. R. Mich. Div. ....		25,000 00	30,750 00
Philadelphia & Reading R. R. ....		15,000 00	9,975 00
Pittsburgh, Cin., Chicago & St. Louis .....		25,000 00	25,250 00
St. Paul, Minneapolis & Manitoba R. R. ....		25,000 00	30,000 00
St. Paul, Minneapolis & Manitoba R. R. ....		30,000 00	35,100 00
Scioto Valley & New England R. R. ....		30,000 00	22,200 00
City of Richmond, Va. ....		50,000 00	50,000 00
City of Boston, public park loan, due in 1920 .....		100,000 00	100,000 00
City of Brooklyn, local improvement, due in 1912 .....		100,000 00	97,500 00
Cleveland, Cinn., Chicago & St. Louis R. R. ....		50,000 00	44,000 00
Chicago & Erie R. R. ....		50,000 00	49,000 00
Chesapeake & Ohio R. R. ....		50,000 00	51,000 00
STOCKS—			
City of New York, water, due 1907 .....		40,000 00	40,000 00
City of New York, water, due 1904 .....		35,000 00	35,000 00
City of New York, water, due 1904 .....		25,000 00	25,750 00
Totals (carried out at market value) .....		\$1,659,000 00	\$1,774,000 00
			\$1,774,000 00
Cash in company's principal office, \$1,589.79; cash in bank, \$199,668.65 .....			201,258 44
Interest due and accrued on stocks not included in "market value" .....			5,864 59
Gross premiums in due course of collection .....			188,678 78
Bills receivable, <i>not matured</i> , taken for fire, marine or inland risks .....			5,417 86
Cash in hands of special agents .....			438 69
Aggregate amount of all the assets of the company .....			\$2,175,658 36
Deduct special deposits in other states .....			246,875 00
Total admitted assets .....			\$1,928,783 36

## LIABILITIES.

Amount of unpaid losses (of which \$25,157 are resisted) .....	\$192,617 79
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$350,985 65
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	494,402 40
Reinsurance reserve at 100 per cent on all unexpired inland navigation risks .....	78,660 99
Amount of reserve on all outstanding risks .....	924,059 04
Reclaimable by insured on perpetual policies .....	184 00
Commissions and brokerage .....	31,748 50
Return premiums .....	150 00
Reinsurance .....	3,570 77
Aggregate .....	\$1,152,330 10
Deduct liabilities on special deposits .....	72,519 18
Net liabilities (except deposit capital) .....	\$1,079,810 92
Surplus as regards policy holders .....	\$848,972 44
Deposit capital .....	200,000 00
Surplus over deposit capital .....	\$648,972 44

## RECEIPTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums .....	\$1,818,134 40	\$557,824 84
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	328,649 80	139,031 94
Net amount of cash actually received for premiums .....	\$1,408,278 00	
Receipts from all other sources .....	76,894 97	
Aggregate cash receipts .....	\$1,485,172 97	

## DISBURSEMENTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses .....	\$820,514 09	\$457,807 61
Deduct amount actually received for salvages, \$31,742.68; reinsurance, \$197,499.75 .....	99,597 81	129,645 12
Net amount paid on losses (of which \$184,373.67 belonged to prior years) .....	\$1,049,079 27	
Paid or allowed during the year for commissions and brokerage .....	242,870 55	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employés .....	94,263 39	
Paid state, national and local taxes, in this and other states .....	39,685 91	
All other disbursements, viz., miscellaneous .....	89,276 26	
Aggregate cash disbursements .....	\$1,515,175 38	

## MISCELLANEOUS.

Risks and premiums.	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1892 .....	\$201,192,301	\$1,821,875 18	\$4,672,888	\$88,758 90
Written during the year .....	130,850,651	1,263,515 42	78,086,271	\$50,677 30
Total .....	\$381,542,952	\$3,105,390 55	\$77,767,654	\$634,486 20
Deduct expirations .....	140,800,808	1,855,596 73	78,861,976	523,806 88
In force at the end of the year .....	\$190,742,144	\$1,749,793 82	\$3,905,678	\$105,629 37
Deduct amount reinsured .....	8,822,490	87,613 86	1,333,307	26,968 38
Net amount in force December 31, 1893 .....	\$182,419,714	\$1,662,179 96	\$2,572,371	\$78,660 99

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1898	One year or less	\$26,093,599	\$701,991 80	1-2	\$350,995 65
1897		717,989	5,270 65	1-4	1,317 65
1896	Two years	597,398	4,089 52	3-4	3,022 64
1891		26,978,129	183,835 37	1-6	31,450 89
1892	Three years	24,818,403	193,964 70	1-2	95,953 35
1893		26,843,160	196,468 68	5-6	163,719 69
1890		704,559	5,510 14	1-8	688 76
1891	Four years	863,377	7,910 22	3-8	2,966 33
1892		889,744	5,204 08	5-8	5,127 55
1893		896,730	7,657 40	7-8	6,700 22
1889		5,276,744	49,685 71	1-10	4,969 87
1890		6,969,745	69,107 51	3-10	20,732 25
1891	Five years	6,643,513	70,208 29	1-2	35,101 14
1892		7,141,936	76,487 10	7-10	53,526 97
1893		6,868,997	74,950 28	9-10	67,435 18
Over five years		115,111	1,673 06		551 90
Perpetual		11,200	184 00		174 80
Totals		\$122,419,714	\$1,662,179 96		\$845,572 85

## GENERAL INTERROGATORIES.

Total amount of premiums received by the U. S. branch to date	\$17,068,738
Losses paid by the U. S. branch to date	10,189,203
Dividends declared payable in stock from organization	684,687
Losses incurred during the year, marine and inland	\$77,367

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy holders therein:

Name state and countries.	Market value of deposit.	Liabilities.
Georgia	\$25,125 00	\$5,392 51
Ohio	112,500 00	48,969 93
Oregon	56,250 00	6,232 18
Virginia	50,000 00	12,464 26

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	Fire risks.	Marine and inland risks.	Aggregate.
Fire, marine, and inland risks taken	\$2,029,566 00	\$266,135 00	\$2,295,701 00
Premiums received	33,534 10	19,975 13	53,509 23
Losses paid	27,923 11	9,309 47	37,232 58
Total losses incurred during the year in the State of Michigan	20,090 11	11,432 75	31,522 86

UNITED STATES BRANCH.  
LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.  
LIVERPOOL, ENGLAND.

PRINCIPAL OFFICE U. S. BRANCH 57 AND 59 WILLIAM STREET, NEW YORK.

(Incorporated 1881; commenced business in the United States 1879.)

JEFFREY BEAVAN, *Manager for the eastern, middle and southern departments.*

JOHN S. BELDEN, *Manager for the western department, Chicago, Ill.*

Attorney for Michigan, FRANK H. BLACKMAN, of Detroit.

CAPITAL.

Deposit capital in New York required by the laws of Michigan... \$200,000

ASSETS.

Real estate (cost value \$299,125.00) ..... \$299,125 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
New York City .....	\$120,000 00	\$120,600 00	
United States registered .....	\$20,000 00	\$24,800 00	
City of Richmond .....	50,000 00	47,500 00	
Baltimore & Ohio R. R. Co. ....	100,000 00	114,750 00	
Chicago & Northwestern R. R. Co. ....	100,000 00	121,125 00	
Chicago, Rock Island & Pacific R. R. Co. ....	90,000 00	118,850 00	
Central R. R. of New Jersey .....	100,000 00	118,500 00	
Cin., Indianapolis, St. Louis & Chicago R. R. Co. ....	100,000 00	92,500 00	
Delaware & Hudson R. R. Co., Penn. Div. ....	25,000 00	34,750 00	
Lake Shore & Michigan Southern R. R. Co. ....	92,000 00	111,780 00	
New York Central & Hudson River R. R. Co. ....	75,000 00	91,500 00	
New York & Harlem River R. R. Co. ....	50,000 00	59,500 00	
West Shore R. R. Co. ....	100,000 00	104,000 00	
Lake Erie & Western R. R. Co. ....	50,000 00	56,500 00	
Lehigh Valley R. R. Co. ....	50,000 00	50,000 00	
Milwaukee, Lake Shore & Western .....	50,000 00	53,500 00	
Baltimore & Annapolis R. R. Co. ....	25,000 00	24,750 00	
Chesapeake & Ohio R. R. Co. ....	50,000 00	51,250 00	
Cincinnati, Dayton & Ironton .....	20,000 00	19,000 00	
Beech Creek R. R. Co. ....	25,000 00	25,625 00	
Flint & Pere Marquette .....	25,000 00	24,250 00	
New York, Chicago & St. Louis R. R. Co. ....	25,000 00	24,375 00	
New York, Ontario & Western .....	20,000 00	21,500 00	
State of Georgia .....	15,000 00	16,500 00	
Certificates of permanent deposit Commercial bank of Merced, Cal. ....	10,000 00	11,200 00	
		15,000 00	
Totals (carried out at market value) .....	\$1,687,000 00	\$1,886,605 00	1,886,605 00

Cash in company's principal office, \$24,378.73; cash in bank, \$105,563.72 ..	129,942 45
Gross premiums in due course of collection .....	313,957 06
Bills receivable <i>not matured</i> , taken for fire risks .....	8,434 78
Rents due and accrued .....	2,827 02
Due from other companies for reinsurance on losses already paid .....	137 61

Aggregate amount of all the assets of the company ..... \$2,641,028 92

Deduct special deposits in other states ..... 246,200 00

Total admitted assets ..... \$2,394,828 92

## LIABILITIES.

Amount of unpaid losses (of which \$39,646.46 are resisted).....	\$271,516 86
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$756,413 54
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	881,436 70
Amount of reserve on all outstanding risks.....	1,617,850 24
Commissions and brokerage.....	61,763 57
Return premiums.....	1,495 12
Reinsurance.....	9,571 20
Aggregate.....	\$1,962,196 99
Deduct liabilities on special deposits.....	161,829 63
Net liabilities (except deposit capital).....	<u>\$1,800,367 36</u>
Surplus as regards policy holders.....	\$594,461 56
Deposit capital.....	200,000 00
Surplus over deposit capital.....	<u>\$394,461 56</u>

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums.....	\$2,767,709 19
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	733,090 98
Net amount of cash actually received for premiums.....	\$2,034,618 21
Interest and dividends received on bonds and stocks, and from all other sources.....	82,930 10
Receipts from all other sources, viz., rents.....	11,738 71
Aggregate cash receipts.....	<u>\$2,129,287 02</u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$1,471,326 65
Deduct amount actually received for salvage, \$24,266.16; reinsurance, \$118,966.31.....	143,232 47
Net amount paid on losses (of which \$247,211.17 belonged to prior years).....	\$1,328,094 18
Paid or allowed during the year for commissions and brokerage.....	380,234 81
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	147,797 92
Paid state, national and local taxes, in this and other states.....	39,596 10
All other disbursements, viz., miscellaneous.....	128,412 14
Aggregate cash disbursements.....	<u>\$2,024,135 15</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force on the 31st of December, 1892.....	\$308,744,420	\$3,378,194 94
Written during the year.....	272,908,106	2,748,886 60
Total.....	\$641,652,526	\$6,127,083 54
Deduct expirations.....	271,917,808	2,765,531 57
In force at the end of the year.....	\$369,734,718	\$3,371,511 97
Deduct amount reinsured.....	15,507,314	218,182 65
In force December 31, 1893.....	<u>\$354,227,404</u>	<u>\$3,153,329 32</u>



## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893.....	One year or less .....	\$125,589,829	\$1,512,827 11	1-2	\$756,412 54
1892.....	Two years .....	1,589,918	11,296 58	1-4	2,324 14
1893.....		1,403,907	11,208 97	3-4	8,406 74
1891.....	Three years .....	50,582,821	332,786 27	1-6	55,464 88
1892.....		58,167,925	359,755 98	1-2	179,877 99
1893.....		67,087,291	415,006 33	5-6	345,888 57
1890.....	Four years .....	744,406	6,663 96	1-4	833 00
1891.....		2,828,892	17,325 20	3-8	6,496 98
1892.....		1,171,675	8,567 65	5-8	5,354 89
1893.....		1,371,288	8,091 76	7-8	7,080 29
1889.....	Five years .....	6,013,684	65,553 80	1-10	6,555 38
1890.....		9,089,960	94,705 90	3-10	28,411 76
1891.....		9,647,475	97,138 76	1-2	48,569 87
1892.....		10,506,428	111,456 66	7-10	78,019 66
1893.....		7,228,208	91,538 06	9-10	82,384 26
Various .....	Over five years .....	983,887	9,406 13	Pro rata	5,219 84
Totals .....		\$354,227,609	\$3,158,329 33		\$1,617,260 24

## GENERAL INTERROGATORIES.

Total amount of premiums received by the U. S. branch to date .....	\$19,189,145
Losses paid by the U. S. branch to date .....	11,702,759
Fire losses incurred during the year .....	1,854,416
Amount deposited in different states and countries for the security of all the company's policy holders .....	814,400

Amount deposited in various states and countries, which under the law thereof, is held *exclusively* for the protection of the policy holders therein:

Name states and countries.	Market value of deposit.	Liabilities.
Ohio .....	\$114,000	\$72,167 93
Virginia .....	47,500	33,450 00
Georgia .....	27,700	29,880 00
Oregon .....	57,000	26,322 70
Totals .....	\$246,200	\$161,829 63

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	Fire risks.
Fire risks taken .....	\$3,696,325 00
Premiums received .....	74,636 86
Losses paid .....	49,886 50
Total losses incurred during the year in the State of Michigan .....	62,651 58

UNITED STATES BRANCH.  
**MANCHESTER FIRE ASSURANCE COMPANY.**  
 MANCHESTER, ENGLAND.

OFFICE U. S. BRANCH, CHICAGO, ILL.

(Incorporated, 1824; commenced business in U. S. December, 1890.)

W. W. DUDLEY, *United States Manager.*

Attorney for Michigan, *ROSWELL MOTT, of Lansing.*

CAPITAL.

Deposit capital in New York required by the laws of Michigan.....\$200,000

ASSETS.

Loans on bond and mortgage of real estate (first liens).....\$50,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	<i>Par value.</i>	<i>Market value.</i>
New York City registered.....	\$200,000 00	\$204,000 00
United States registered.....	100,000 00	113,000 00
United States.....	327,000 00	389,510 00
District of Columbia.....	20,000 00	21,000 00
Wheeling & Lake Erie R. R., Wheeling Div.....	30,000 00	29,700 00
Lehigh Valley R. R.....	25,000 00	24,000 00
St. Paul, Minneapolis & Manitoba R. R.....	25,000 00	25,250 00
Chesapeake & Ohio R. R.....	25,000 00	25,587 50
Chicago, Milwaukee & St. Paul R. R., Chicago & Pacific Div.....	62,000 00	66,495 00
Chicago, Milwaukee & St. Paul R. R., Wis. & Minn. Div.....	25,000 00	26,000 00
Chicago, Milwaukee & St. Paul R. R., Chicago, Pacific & Western Div.....	10,000 00	10,725 00
Chicago & Eastern Illinois R. R.....	27,000 00	31,050 00
Knoxville & Ohio R. R.....	15,000 00	15,225 00
Central R. R. of New Jersey.....	55,000 00	61,325 00
West Shore R. R.....	25,000 00	25,250 00
Baltimore & Ohio R. R.....	40,000 00	43,000 00
Baltimore & Ohio R. R.....	24,000 00	27,360 00
Pennsylvania R. R.....	55,000 00	60,500 00
Pennsylvania R. R. equipment.....	20,000 00	21,200 00
Chicago & Western Indiana R. R.....	80,000 00	93,000 00
Illinois Central R. R.....	25,000 00	24,750 00
Illinois Central R. R.....	50,000 00	49,750 00
Atlanta & Charlotte Air Line R. R.....	14,000 00	16,240 00
Atchison, Topeka & Santa Fe R. R.....	16,500 00	18,530 00
Lake Erie & Western R. R.....	13,000 00	14,890 00
Chicago, St. Louis & New Orleans R. R.....	25,000 00	27,875 00
Northern Pacific R. R.....	16,000 00	17,200 00
Burlington, Cedar Rapids & Northern R. R.....	25,000 00	25,500 00
Illinois Central R. R.....	16,000 00	15,840 00
Beech Creek R. R.....	75,000 00	75,000 00
Funds with trustees awaiting investment.....		127,980 00
Totals (carried out at market value).....	<u>\$1,465,500 00</u>	<u>\$1,701,612 50</u>
Cash in company's principal office, \$14,384.22; cash in bank, \$32,467.14...		46,851 36
Gross premiums in due course of collection.....		285,726 59
Due from other companies for reinsurance on losses already paid.....		1,358 95
Aggregate amount of all the assets of the company.....		<u>\$2,085,549 40</u>
Deduct special deposits in other states.....		163,000 00
Total admitted assets.....		<u>\$1,922,549 40</u>

## LIABILITIES.

Amount of unpaid losses (of which \$38,734.59 are resisted).....		\$327,720 92
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$842,107 75	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year ....	568,558 23	
Amount of reserve on all outstanding risks .....		1,210,665 98
Commissions and brokerage.....		53,993 13
Aggregate.....		\$1,592,380 03
Deduct liabilities on special deposits .....		82,256 34
Net liabilities (except deposit capital) .....		\$1,510,123 69
Surplus as regards policy holders .....	\$412,425 71	
Deposit capital .....	200,000 00	
Surplus over deposit capital.....	\$212,425 71	

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums.....	\$2,808,899 99	
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	688,788 79	
Net amount of cash actually received for premiums.....		\$1,675,131 20
Interest and dividends received on bonds and stocks, and from all other sources .....		54,229 68
Aggregate cash receipts .....		\$1,729,360 88

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses.....	\$1,223,244 60	
Deduct amount actually received for salvages and reinsurance.....	96,298 21	
Net amount paid on losses (of which \$209,612.58 belonged to prior years).....		\$1,126,946 39
Paid or allowed during the year for commissions and brokerage .....		320,222 89
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....		79,490 87
Paid state, national and local taxes, in this and other states .....		35,470 29
All other disbursements, viz., miscellaneous .....		124,198 85
Aggregate cash disbursements .....		\$1,686,329 29

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$187,773,112 81	\$1,816,506 88
Written during the year.....	177,011,757 06	2,289,899 26
Total.....	\$364,783,869 87	\$4,106,406 64
Deduct expirations .....	184,199,858 64	1,852,602 82
In force at the end of the year .....	\$180,584,011 23	\$2,253,802 82
Deduct amount reinsured .....	5,974,591 73	81,179 88
Net amount in force December 31, 1893.....	\$174,609,419 50	\$2,169,622 94

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893	One year or less	\$85,806,375 86	\$1,284,215 51	1-2	\$642,107 75
1892		497,516 28	2,401 52	1-4	615 82
1893	Two years	3,264,517 20	19,775 72	3-4	14,881 79
1891		8,881,993 65	98,990 35	1-6	16,496 71
1892	Three years	16,807,168 59	188,841 81	1-2	91,920 90
1893		24,084,838 57	267,887 17	5-6	222,760 98
1890		170,424 99	1,080 44	1-8	185 05
1891	Four years	672,446 26	5,058 72	3-8	1,897 02
1892		745,859 71	6,226 26	5-8	1,891 40
1893		1,615,868 82	15,626 79	7-8	18,672 54
1890		948,877 49	6,077 07	1-10	607 70
1891	Five years	1,242,903 16	12,317 48	3-10	8,695 22
1892		4,357,897 41	52,426 90	1-2	26,213 45
1893		7,994,035 94	104,880 85	7-10	73,423 68
1890		7,737,850 77	109,807 25	9-10	98,376 45
Totals		\$174,618,419 50	\$2,169,622 94		\$1,210,665 98

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$3,102,722 00
Losses paid from organization to date	2,668,608 00
Fire losses incurred during the year	1,222,080 00
Amount deposited in different states and countries for the security of all the company's policy holders	200,000 00

Amount deposited in various states and countries, which, under the laws thereof is held exclusively for the protection of the policy holders therein:

Name states and countries.	Market value of deposit.	Liabilities.
Oregon	\$50,000 00	\$7,564 57
Ohio	118,000 00	74,691 77
Totals	\$168,000 00	\$82,256 34

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken	\$5,230,774 79
Premiums received	91,292 25
Losses paid	55,535 94
Total losses incurred during the year in the State of Michigan	74,900 65

UNITED STATES BRANCH.  
MANNHEIM INSURANCE COMPANY.  
MANNHEIM, GERMANY.

OFFICE U. S. BRANCH, 56 BEAVER ST., NEW YORK.

(Incorporated May 24, 1879; commenced business in the U. S. February 14, 1887.)

JAS. JOHNSTONE RILEY, *U. S. Manager.*

Attorney for Michigan, HENRY C. MUNSON, of Detroit.

CAPITAL.

Deposit capital in New York required by the laws of Michigan ..... \$200,000

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds—	Par value.	Market value.	
United States .....	\$100,000 00	\$112,500 00	
City of New York .....	250,000 00	250,000 00	
Totals (carried out at market value).....	<u>\$350,000 00</u>	<u>\$362,500 00</u>	\$362,500 00

Cash in company's principal office, \$2,220.54; cash in bank, \$2,627.31.....	4,847 85
Gross premiums in due course of collection.....	<u>29,264 04</u>

Aggregate amount of all the available assets of the company .....	<u><u>\$396,611 89</u></u>
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LIABILITIES.

Amount of unpaid losses (of which \$895.56 are resisted).....	\$34,743 39
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Reinsurance reserve at 100 per cent on all unexpired marine and inland navigation risks.....	<u>\$25,516 85</u>
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Amount of reserve on all outstanding risks.....	25,516 85
Commissions and brokerage.....	<u>506.22</u>

Aggregate liabilities (except deposit capital) .....	<u><u>\$60,766 46</u></u>
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Surplus as regards policy holders.....	\$135,845 43
Deposit capital .....	<u>200,000 00</u>

Surplus over deposit capital.....	<u><u>\$135,845 43</u></u>
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RECEIPTS DURING THE YEAR.

	On marine and inland risks.
Gross amount of cash received for premiums .....	\$202,888 94
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	<u>39,511 23</u>
Net amount of cash actually received for premiums.....	\$163,352 71
Aggregate cash receipts.....	<u><u>\$163,352 71</u></u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On marine and inland risks.</i>
Gross amount actually paid for losses.....	\$158,015 45
Deduct amount actually received for salvages.....	14,945 48
Net amount paid on losses (of which \$46,807.63 belonged to prior years).....	\$138,069 97
Paid or allowed during the year for commissions and brokerage.....	9,729 69
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	6,259 68
Paid state, national and local taxes, in this and other states.....	3,947 77
All other disbursements, viz., miscellaneous.....	8,191 46
Aggregate cash disbursements.....	<u>\$166,198 57</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$586,994	\$18,788 71
Written during the year.....	40,742,188	178,184 76
Total.....	<u>\$41,329,127</u>	<u>\$196,923 47</u>
Deduct expirations.....	39,957,393	159,486 86
In force at the end of the year.....	1,371,734	\$27,436 61
Deduct amount reinsured.....	200,093	1,918 76
Net amount in force December 31, 1893.....	<u>\$1,171,641</u>	<u>\$25,518 85</u>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Marine and inland risks.</i>
Marine and inland risks taken.....	\$13,077 00
Premiums received.....	30 92
Losses paid.....	12 55
Total losses incurred during the year in the State of Michigan.....	<u>12 55</u>

## UNITED STATES BRANCH.

## MARINE INSURANCE COMPANY (LIMITED).

LONDON, ENGLAND.

OFFICE U. S. BRANCH, NO. 7 SOUTH WILLIAM ST., NEW YORK CITY.

F. A. WHITE, *Manager.*

Commenced business in United States in 1884.

C. A. MACDONALD, *General Agent, Chicago.*

Attorney for Michigan, JAMES W. MILLEN, of Detroit.

## CAPITAL.

Deposit capital in New York required by the laws of Michigan.....\$200,000

## ASSETS.

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—		Par value.	Market value.	
United States .....		\$100,000 00	\$112,000 00	
City of New York .....		210,000 00	216,200 00	
City of New York .....		90,000 00	92,700 00	
Pennsylvania R. R. ....		50,000 00	60,000 00	
New York Central & Hudson River R. R., certificates .....		25,000 00	25,000 00	
Totals (carried out at market value) .....		\$475,000 00	\$507,000 00	\$507,000 00
Cash in company's principal office, \$2,830.26; cash in bank, \$13,167.02 .....				15,997 28
Gross premiums in due course of collection .....				41,121 33
Bills receivable, <i>not matured</i> , taken for marine or inland risks .....				10,629 26
Due from other companies for reinsurance on losses already paid .....				8,361 05
Aggregate amount of all the assets of the company .....				\$583,108 92
Deduct deposits in Ohio .....				113,000 00
Total admitted assets .....				\$470,108 92

## LIABILITIES.

Amount of unpaid losses .....		\$43,195 66
Unearned premiums at 100 per cent .....	\$47,181 45	
Reinsurance reserve at 100 per cent on all unexpired inland navigation and hull risks .....	11,228 00	
Amount of reserve on all outstanding risks .....		58,409 45
Commissions and brokerage .....		3,932 39
Reinsurance .....		20,652 79
Taxes and assessments .....		4,000 00
Aggregate .....		\$130,190 29
Deduct liabilities on special deposit .....		18,074 90
Net liabilities (except deposit capital) .....		\$112,115 39
Surplus as regards policy holders .....	\$357,998 53	
Deposit capital .....	200,000 00	
Surplus over deposit capital .....	\$157,998 53	

## RECEIPTS DURING THE YEAR.

	On marine and inland risks.	
Gross amount of cash received for premiums .....	\$432,437 21	
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	191,867 73	
Net amount of cash actually received for premiums .....		\$240,569 48
Interest and dividends received on bonds and stocks, and from all other sources .....		10,862 25
Aggregate cash receipts .....		\$251,431 73

## DISBURSEMENTS DURING THE YEAR.

	On marine and inland risks.	
Gross amount actually paid for losses .....	\$126,748 81	
Deduct amount actually received for salvage, \$11,499.47; reinsurance, \$24,810.68 .....	36,310 10	

Net amount paid on losses (of which \$17,894.00 belonged to prior years).....	\$90,436 71
Paid or allowed during the year for commissions and brokerage .....	46,794 19
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	7,008 98
Paid state, national and local taxes, in this and other states .....	4,614 82

Amount remitted home office during the year..... \$116,182 87

Aggregate cash disbursements ..... \$148,854 70

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$14,260,070	\$51,824 79
Written during the year .....	129,265,760	417,531 17
Total.....	\$153,525,830	\$469,355 96
Deduct expirations.....	125,283,912	375,161 88
In force at the end of the year.....	\$18,141,918	\$94,194 08
Deduct amount reinsured.....	6,804,974	25,784 62
Net amount in force December 31, 1893.....	\$11,336,944	\$58,409 45

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of U. S. branch of the company to date .....	\$1,920,328 00
Losses paid from organization of U. S. branch to date .....	778,327 00
Losses incurred during the year, marine and inland.....	116,575 00
Amount deposited in different states and countries for the security of all the company's policy holders .....	300,000 00

Amount deposited in various states and countries which, under the law thereof, is held *exclusively* for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Ohio .....	\$118,000 00	\$18,074 90

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Marine and inland risks.</i>
Marine and risks taken .....	\$422,581 00
Premiums received .....	7,164 81
Losses paid .....	11,472 21
Total losses incurred during the year in the State of Michigan.....	11,972 21



UNITED STATES BRANCH.  
NORTH BRITISH AND MERCANTILE INSURANCE  
COMPANY.

LONDON AND EDINBURGH, GREAT BRITAIN.

OFFICE U. S. BRANCH, No. 54 WILLIAM ST. NEW YORK CITY.

(Incorporated 1899; commenced business in United States December, 1896.)

SAM. P. BLAGDEN, *Manager.*

H. M. JACKSON, *Secretary.*

Attorney for Michigan, J. F. McSWEENEY, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan... \$200,000

ASSETS.

Real estate (cost value \$465,360.84) ..... \$465,360 84

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States, 1907, registered .....	\$145,000 00	\$165,800 00	
United States, 1899, registered .....	55,000 00	62,150 00	
United States, 1898, registered .....	137,000 00	152,070 00	
United States, 1897, registered .....	35,000 00	37,625 00	
United States, 1896, registered .....	30,000 00	31,350 00	
United States, 1895, registered .....	15,000 00	15,450 00	
N. Y. Central & H. R. R. Co. ....	500,000 00	617,500 00	
West Shore R. R. Co. ....	400,000 00	404,000 00	
N. Y., Lackawanna & Western R. R. Co. ....	100,000 00	126,000 00	
Del. & Hudson Canal Co., Penn. Div. ....	61,000 00	88,570 00	
St. Paul & Northern Pacific R. R. Co. ....	50,000 00	57,125 00	
Chicago & N. W. R. R. Co. ....	120,000 00	177,450 00	
Chicago & N. W. R. R. Co. ....	26,000 00	35,815 00	
Baltimore & Ohio R. R. Co. ....	158,000 00	172,800 00	
Baltimore & Ohio R. R. Co. ....	42,000 00	47,855 00	
City of Boston .....	80,000 00	83,200 00	
N. Y. County .....	22,000 00	27,665 00	
N. Y. City .....	5,000 00	6,125 00	
N. Y. City .....	10,000 00	11,900 00	
N. Y. County .....	9,000 00	9,785 00	
N. Y. City .....	3,000 00	3,067 00	
Alabama Class "A" coupon, 1906 .....	10,000 00	10,000 00	
Virginia Century, 1901, registered .....	41,100 00	22,605 00	
West Virginia deferred certificates .....	18,666 67	1,367 00	
<b>STOCKS—</b>			
Underwriters' Salvage Co. (N. Y. City) .....	1,000 00	1,000 00	
Hercules Ice Machine Co. (Chicago, Ill.) .....	250 00	250 00	
Milwaukee Underwriters' Building Association .....	181 00	181 00	
<b>Totals (carried out at market value) .....</b>	<b>\$3,087,197 67</b>	<b>\$3,968,685 00</b>	<b>2,366,685 00</b>
Cash in company's principal office, \$2,757.21; cash in bank, \$126,494.37 ..			129,251 58
Interest due and accrued on stocks not included in "market value" .....			48,091 00
Gross premiums in due course of collection .....			382,700 69
Bills receivable <i>not matured</i> , taken for fire risks .....			7,804 00
Rents due and accrued .....			1,921 25
Due from other companies for reinsurance on losses already paid .....			17,326 82
<b>Aggregate amount of all the assets of the company .....</b>			<b>\$3,419,141 18</b>
<b>Deduct special deposits in other states .....</b>			<b>245,167 00</b>
<b>Total admitted assets .....</b>			<b>\$3,173,974 18</b>

## LIABILITIES.

Amount of unpaid losses (of which \$50,499.79 are resisted).....		\$422,536 32
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$22,785 81	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	1,065,689 60	
Amount of reserve on all outstanding risks.....		1,888,425 41
Commissions and brokerage.....		65,552 99
Special agents' balances.....		11,209 15
Aggregate.....		\$2,387,723 87
Deduct liabilities on special deposits.....		190,288 96
Net liabilities (except deposit capital).....		\$2,197,434 91
Surplus as regards policy holders.....	\$676,539 27	
Deposit capital.....	200,000 00	
Surplus over deposit capital.....	\$776,539 27	

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums.....	\$3,002,116 32	
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	600,038 40	
Net amount of cash actually received for premiums.....		\$2,402,077 92
Interest and dividends received on bonds and stocks, and from all other sources.....		115,841 41
Receipts from all other sources, viz., rents.....		17,749 84
Aggregate cash receipts.....		\$2,535,669 17

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount actually paid for losses.....	\$1,919,461 79	
Deduct amount actually received for salvages, \$11,546.52; reinsurance, \$122,434.68.....	134,931 20	
Net amount paid on losses (of which \$306,784.48 belonged to prior years).....		\$1,785,480 59
Paid or allowed during the year for commissions and brokerage.....		374,279 89
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employés.....		236,734 15
Paid state, national and local taxes, in this and other states.....		58,158 39
All other disbursements, viz., miscellaneous.....		113,966 43
Aggregate cash disbursements.....		\$2,568,619 45

## MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....		\$356,473,455	\$3,849,164 25
Written during the year.....		268,537,386	2,977,366 00
Total.....		\$625,061,358	\$6,826,534 33
Deduct expirations.....		276,677,044	2,968,590 26
In force at the end of the year.....		\$348,384,309	\$3,857,644 07
Deduct amount reinsured.....		18,068,317	176,325 55
Net amount in force December 31, 1893.....		\$330,295,992	\$3,681,318 52

### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1898	One-year or less	\$127,268.617	\$1,645,571.63	1-2	\$822,785.81
1892	Two years	968,618	7,634.95	1-4	1,908.74
1890		960,335	8,559.02	3-4	6,422.34
1891	Three Years	41,758,009	369,620.65	1-6	61,603.44
1892		45,966,362	420,464.27	1-2	210,232.13
1893	Four years	46,236,193	458,512.29	5-6	381,925.90
1890		1,016,558	3,211.06	1-8	1,025.88
1891	Five years	636,617	5,527.82	3-8	2,072.73
1892		723,453	6,999.89	5-8	4,574.90
1893	Five years	758,647	7,279.26	7-8	6,369.87
1890		10,103,919	123,337.81	1-10	12,333.78
1891	Five years	12,709,609	143,065.61	3-10	42,916.68
1892		13,074,304	151,353.99	1-2	75,666.99
1893	Five years	14,766,409	170,001.77	7-10	119,001.19
1890		13,323,322	155,801.71	9-10	189,771.53
Totals		\$390,295,992	\$3,681,315.22		\$1,888,425.41

### GENERAL INTERROGATORIES.

Total amount of premiums received at U. S. branch from the organization of the company to date	\$42,052,770.79
Losses paid in U. S. from organization to date	26,834,151.02
Fire losses incurred during the year	1,850,997.40

Amount deposited in various states and countries which, under the law thereof, is held exclusively for the protection of the policy holders therein:

Name states and countries.	Par value of deposit.	Liabilities.
Ohio	\$100,000.00	\$98,145.94
Oregon	50,000.00	25,353.23
Virginia	84,766.67	39,420.73
Georgia	25,000.00	96,368.96
Totals	\$259,766.67	\$190,288.96

### BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken	\$5,576,260.00
Premiums received	98,477.99
Losses paid	69,104.52
Total losses incurred during the year in the State of Michigan	88,941.96

UNITED STATES BRANCH.  
NORTHERN ASSURANCE COMPANY.  
LONDON, ENGLAND.

OFFICE U. S. BRANCH, 28 PINE ST., NEW YORK CITY.

JAMES VALENTINE, *General Manager.*

(Incorporated, 1836; commenced business, 1836.)

WM. D. CROOKE and WARREN F. GOODWIN, *Managers Western Department,*  
No. 642 Monadnock Block, Chicago, Ill.

Attorney for Michigan, ARCHIBALD G. LINDSAY, of Detroit.

CAPITAL.

Deposit capital in New York required by the laws of Michigan... \$200,000

ASSETS.

Real estate (cost value \$114,544.44)..... \$114,544 44

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
Deposited with the State of New York, at Albany—			
United States .....	\$300,000 00	\$324,000 00	
Deposited with the State of Ohio, at Columbus—			
United States .....	100,000 00	112,000 00	
Deposited with the State of Virginia, at Richmond—			
United States .....	50,000 00	56,000 00	
Deposited with the State of Georgia, at Atlanta—			
United States .....	25,000 00	28,000 00	
Deposited with the State of Oregon—			
United States .....	10,000 00	11,200 00	
City of Salem, Oregon .....	14,000 00	14,000 00	
City of Salem, Oregon .....	20,000 00	20,000 00	
City of Salem, Oregon .....	6,000 00	6,000 00	
Deposited with Trustees, at New York—			
City of Boston .....	129,500 00	147,172 80	
City of St. Louis .....	40,000 00	40,400 00	
Massachusetts State .....	25,000 00	25,875 00	
City of Providence .....	52,500 00	53,025 00	
City of St. Paul .....	50,000 00	50,250 00	
City of Minneapolis .....	100,000 00	98,000 00	
Pennsylvania R. R. ....	100,000 00	99,000 00	
West Shore R. R. ....	50,000 00	51,567 50	
City of New York water stock .....	200,000 00	198,000 00	
Totals (carried out at market value) .....	\$1,182,000 00	\$1,235,860 00	1,235,860 00
Cash in company's principal office, \$3,189.50; cash in bank, \$60,309.64.....			63,499 14
Interest due and accrued on stocks not included in "market value".....			8,300 00
Gross premiums in due course of collection .....			227,469 04
Due from other companies for reinsurance on losses already paid .....			7,418 27
Aggregate amount of all the assets of the company .....			\$1,657,090 89
Deduct special deposits in other states .....			247,200 00
Total admitted assets .....			\$1,409,890 89

## LIABILITIES.

Amount of unpaid losses (of which \$26,077.79 are resisted) .....	\$159,624 68
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$514,413 93
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	500,073 67
Amount of reserve on all outstanding risks .....	1,014,487 60
Due and accrued for salaries, rent, advertising, or agency expenses .....	1,512 80
Commissions and brokerage .....	32,972 53
Reinsurance .....	5,318 08
Suspense account .....	2,702 92
Aggregate .....	\$1,216,618 61
Deduct liabilities on special deposits .....	148,313 73
Net liabilities (except deposit capital) .....	<u>\$1,068,304 88</u>
Surplus as regards policy holders .....	\$341,586 01
Deposit capital .....	200,000 00
Surplus over deposit capital .....	<u>\$141,586 01</u>

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums .....	\$1,597,484 62
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	845,111 19
Net amount of cash actually received for premiums .....	\$1,252,373 43
Interest and dividends received on bonds and stocks, and from all other sources .....	46,304 26
Remittances from home office during the year .....	\$179,584 00
Aggregate cash receipts .....	<u>\$1,298,677 69</u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses .....	\$1,024,880 75
Deduct amount actually received for salvages, \$10,091.44; reinsurance, \$62,621.04 .....	72,712 48
Net amount paid on losses (of which \$143,956.08 belonged to prior years) .....	\$952,168 27
Paid or allowed during the year for commissions and brokerage .....	199,288 78
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employés .....	81,531 08
Paid state, national and local taxes, in this and other states .....	33,870 85
All other disbursements, viz., rents, printing, legal and other expenses .....	130,181 49
Amount sent to home office during the year .....	<u>\$75,983 86</u>
Aggregate cash disbursements .....	<u>\$1,397,040 47</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$170,332,171	\$1,942,573 42
Written during the year.....	128,187,700	1,629,210 49
Total.....	\$308,519,871	\$3,571,783 91
Deduct expirations.....	137,140,879	1,542,609 30
In force at the end of the year.....	\$171,378,992	\$2,029,174 61
Deduct amount reinsured.....	6,688,775	72,688 40
Net amount in force December 31, 1893.....	\$164,690,217	\$1,956,506 21

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$79,738,187	\$1,028,837 87	1-2	\$514,413 93
1892.....		75,285	732 16	1-4	183 04
1893.....	Two years.....	139,105	1,282 59	3-4	961 94
1891.....		15,137,942	150,943 69	1-6	25,157 28
1892.....	Three years.....	16,019,730	165,966 74	1-2	82,983 37
1893.....		18,151,187	196,406 98	5-6	163,671 65
1890.....		192,660	1,948 06	1-8	243 51
1891.....	Four years.....	149,536	1,443 25	3-8	540 84
1892.....		328,227	3,272 80	5-8	2,045 50
1893.....		355,499	3,594 38	7-8	3,145 07
1889.....		5,436,784	59,881 33	1-10	5,968 14
1890.....		6,366,235	72,143 56	3-10	21,643 07
1891.....	Five years.....	6,863,746	87,114 50	1-2	39,067 25
1892.....		7,637,324	91,511 07	7-10	64,057 74
1893.....		8,098,370	100,489 19	9-10	90,895 27
Totals.....		\$164,690,217	\$1,956,506 21		\$1,014,487 60

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$13,726,723 00
Losses paid from organization to date.....	8,727,080 00
Losses incurred during the year, fire.....	963,737 00

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Ohio.....	\$112,000 00	\$105,985 36
Virginia.....	50,000 00	18,246 96
Georgia.....	28,060 00	17,790 21
Oregon.....	51,200 00	6,292 75
Totals.....	\$247,260 00	\$148,315 28

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>
Fire risks taken.....	\$2,358,287 82
Premiums received.....	48,783 75
Losses paid.....	28,470 80
Total losses incurred during the year in the State of Michigan.....	28,501 50

UNITED STATES BRANCH.  
NORWICH UNION FIRE INSURANCE SOCIETY.

ENGLAND.

OFFICE IN U. S. 59 AND 61 WALL ST., NEW YORK.

(Incorporated 1797; commenced business in United States 1877).

J. MONTGOMERY HARE, *Resident Manager.*

Attorney for Michigan, ARCHIBALD G. LINDSAY, of Detroit.

CAPITAL.

Deposit capital in New York required by the laws of Michigan.....\$200,000

ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$40,000 00
Interest accrued on said mortgage loans.....	150 00
Total value of mortgaged premises, buildings (insured for \$40,000) .....	\$80,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States .....	\$308,000 00	\$374,040 00	
N. Y. C. & H. R. R. R. ....	75,000 00	98,750 00	
West Shore .....	40,000 00	40,400 00	
Penn. Co. ....	150,000 00	155,250 00	
Lehigh & Wilkes-Barre Coal Co. ....	8,000 00	8,520 00	
Chicago, Burlington & Quincy R. R. ....	100,000 00	87,000 00	
Chicago, Rock Island & Pacific R'y .....	90,000 00	89,847 50	
Lake Shore & Mich. Southern R'y .....	118,000 00	142,190 00	
Richmond City, Va. ....	50,000 00	53,000 00	
New York, Chicago & St. Louis .....	100,000 00	97,500 00	
STOCKS—			
Water Loan of the City of New York .....	100,000 00	101,000 00	
CERTIFICATES—			
Penn. Equipment Trust .....	52,000 00	50,960 00	
Totals (carried out at market value).....	\$1,391,800 00	\$1,498,497 50	1,493,497 50

Cash in company's principal office, \$2,805.52; cash in bank, \$188,365.00...	191,170 52
Gross premiums in due course of collection .....	98,560 04
Due from other companies for reinsurance on losses already paid .....	83 05
Aggregate amount of all the assets of the company .....	\$1,823,461 11
Deduct special deposits in other states .....	232,730 00
Total admitted assets .....	\$1,590,731 11

## LIABILITIES.

Amount of unpaid losses.....		\$237,850 44
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$397,171 74	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	557,502 22	
Amount of reserve on all outstanding risks.....		1,154,673 96
Due and accrued for salaries, rent, advertising, or agency expenses.....		1,719 10
Commissions and brokerage.....		18,802 97
Aggregate.....		\$1,413,046 47
Deduct liabilities on special deposits.....		110,534 70
Net liabilities (except deposit capital).....		\$1,302,511 77
Surplus as regards policy holders.....	\$288,219 84	
Deposit capital.....	200,000 00	
Surplus over deposit capital.....	\$88,219 84	

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums.....	On fire risks. \$1,933,244 84	
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	397,459 11	
Net amount of cash actually received for premiums.....		\$1,535,785 73
Interest received on bonds and mortgages.....		1,800 00
Interest and dividends received on bonds and stocks, and from all other sources.....		69,069 60
Aggregate cash receipts.....		\$1,606,655 33

## DISBURSEMENTS DURING THE YEAR.

Gross amount actually paid for losses.....	On fire risks. \$1,212,900 27	
Deduct amount actually received for salvages, \$17,719.97; reinsurance, \$84,873.89.....	102,592 86	
Net amount paid on losses.....		\$1,110,367 41
Paid or allowed during the year for commissions and brokerage.....		267,606 35
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....		125,058 32
Paid state, national and local taxes, in this and other states.....		19,278 80
Miscellaneous.....		107,580 11
Aggregate cash disbursements.....		\$1,629,890 99

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$213,540,794	\$2,242,730 50
Written during the year.....	180,112,042	1,945,697 25
Totals.....	\$393,652,836	\$4,188,427 75
Deduct expirations.....	172,157,921	1,867,080 13
In force at the end of the year.....	\$221,494,915	\$2,321,367 72
Deduct amount reinsured.....	7,995,008	85,346 47
Net amount in force December 31, 1893.....	\$213,499,912	\$2,236,021 25



## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1898	One year or less	\$100,702,524	\$1,194,348 48	1-2	\$597,171 74
1898		1,245,580	10,275 23	1-4	2,563 80
1893	Two years	1,441,840	11,763 25	3-4	8,822 43
1891		23,583,818	192,555 80	1-6	32,092 57
1892	Three years	27,010,304	225,174 64	1-2	118,587 32
1893		28,149,086	263,137 11	5-6	219,297 58
1890		617,921	5,251 84	1-8	656 47
1891	Four years	534,786	4,223 48	3-8	1,388 80
1892		636,499	6,639 04	5-8	4,157 66
1893		640,368	5,708 01	7-8	4,992 75
1890		4,177,219	47,447 78	1-10	4,744 76
1891	Five years	5,196,258	60,045 48	3-10	18,013 63
1892		5,539,574	62,994 48	1-2	31,497 25
1893		6,754,933	74,304 68	7-10	52,033 26
1893		6,257,567	71,085 50	9-10	63,981 95
Totals		\$213,499,912	\$2,295,021 25		\$1,154,673 96

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the U. S. branch of the company to date	\$18,377,288 46
Losses paid from organization of the U. S. branch to date	7,516,259 44
Losses incurred during the year, fire	1,141,568 17
Amount deposited in different states and countries for the security of all the company's policy holders, New York State	200,000 00

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy holders therein:

Name states and countries.	Market value of deposit.	Liabilities.
Ohio, U. S. bonds	\$118,000 00	\$36,428 34
Oregon	55,500 00	14,071 83
Georgia	28,250 00	35,694 70
Virginia, Richmond City, Va., bonds	34,980 00	24,964 84
Totals	\$236,730 00	\$110,534 70

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	Fire risks.
Fire risks taken	\$2,990,311 00
Premiums received	56,828 89
Losses paid	29,926 16
Total losses incurred during the year in the State of Michigan	44,644 52

**UNITED STATES BRANCH.**  
**PALATINE INSURANCE COMPANY (LIMITED).**  
**MANCHESTER, ENGLAND.**

OFFICE U. S. BRANCH, NO. 152 BROADWAY, NEW YORK.

(Incorporated June 9, 1886; commenced business December 17, 1892.)

WILLIAM WOOD, *Manager*, New York.

GEORGE M. FISHER, *Manager*, Chicago.

Attorney for Michigan, HOMER MCGRAW, of Detroit.

**CAPITAL.**

Deposit capital in New York required by the laws of Michigan... \$200,000

**ASSETS.**

Loans on bond and mortgage of real estate (first liens) .....	\$50,000 00
Interest accrued on said mortgage loans .....	200 00

Value of lands mortgaged .....	\$125,000 00
Buildings (insured for \$5,000.00) .....	25,000 00
<b>Total value of mortgaged premises .....</b>	<b>\$150,000 00</b>

**STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.**

BONDS—	Par value.	Market value.	
United States .....	\$400,000 00	\$452,000 00	
Chicago, Rock Island & Pacific R. R. ....	100,000 00	100,000 00	
West Shore .....	139,000 00	144,560 00	
Missouri, Kansas & Texas R. R. ....	100,000 00	78,000 00	
Brooklyn City & Newtown R. R. ....	50,000 00	52,000 00	
Baltimore & Ohio R. R. ....	77,000 00	83,160 00	
Chicago & Northwestern R. R. ....	35,000 00	38,150 00	
New York City .....	200,000 00	200,000 00	
Chicago, Milwaukee & St. Paul R. R. ....	50,000 00	46,500 00	
New York Elevated R. R. ....	50,000 00	56,500 00	
Chicago & Northwestern R. R. ....	64,000 00	62,720 00	
New York, Lake Erie & Western Coal and R. R. Co. ....	25,000 00	27,500 00	
New York Central & Hudson River R. R. ....	15,000 00	16,125 00	
Beech Creek R. R. ....	25,000 00	25,470 00	
Baltimore & Ohio R. R. ....	20,000 00	22,550 00	
Chicago, Milwaukee & St. Paul R. R. ....	10,000 00	10,925 00	
New York Central & Hudson River R. R. ....	14,000 00	16,800 00	
Chicago, Burlington & Quincy R. R. ....	40,000 00	38,800 00	
Oregon Railway and Navigation Co. ....	7,000 00	7,280 00	
Southern Kansas R. R. ....	52,000 00	31,200 00	
State of Georgia .....	25,000 00	24,250 00	
<b>Totals (carried out at market value) .....</b>	<b>\$1,486,000 00</b>	<b>\$1,534,490 00</b>	<b>1,534,490 00</b>

Cash in company's principal office, \$1,824.85; cash in bank, \$275,756.75 ..	277,581 60
Interest due and accrued on stocks not included in "market value" .....	4,555 52
Gross premiums in due course of collection .....	378,715 23
Due from other companies for reinsurance on losses already paid .....	10,432 23

Amount of premiums unpaid on policies which have been issued more than three months .....	\$12,410 20
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Aggregate amount of all the assets of the company .....	\$2,255,974 58
Deduct special deposits in other states .....	74,250 00
<b>Total admitted assets .....</b>	<b>\$2,181,724 58</b>

## LIABILITIES.

Amount of unpaid losses (of which \$20,997.08 are resisted).....		\$372,280 41
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$287,405 74	
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	347,311 92	
Amount of reserve on all outstanding risks.....		1,274,717 66
Due and accrued for salaries, rent, advertising, or agency expenses.....		430 86
Commissions and brokerage.....		64,678 92
Return premiums.....		35,554 59
Taxes.....		573 85
Reinsurance.....		388 49
Aggregate.....		\$1,748,624 78
Deduct liabilities on special deposits.....		26,242 12
Net liabilities (except deposit capital).....		\$1,722,382 66
Surplus as regards policy holders.....	\$450,341 92	
Deposit capital.....	300,000 00	
Surplus over deposit capital.....	\$350,341 92	

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums.....	<i>On fire risks.</i> \$2,779,683 98	
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	465,139 94	
Net amount of cash actually received for premiums.....		\$2,314,554 04
Interest received on bonds and mortgages.....		3,000 00
Interest and dividends received on bonds and stocks, and from all other sources.....		46,980 25
Net amount transferred from United Fire and City of London Insurance Companies.....	\$826,280 00	
Aggregate cash receipts.....		\$2,364,534 29

## DISBURSEMENTS DURING THE YEAR.

Gross amount actually paid for losses.....	<i>On fire risks.</i> \$1,315,238 11	
Deduct amount actually received for salvages, \$21,476.12; reinsurance, \$625.35.....	22,111 97	
Net amount paid on losses (of which \$45,405.75 belonged to prior years).....		\$1,293,176 14
Paid or allowed during the year for commissions and brokerage.....		487,089 82
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....		111,287 89
Paid state, national and local taxes in this and other states.....		18,637 09
All other disbursements, viz, miscellaneous.....		92,785 63
Aggregate cash disbursements.....		\$2,002,976 57

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$110,158,226	\$1,046,066 35
Written during the year.....	247,097,427	2,783,124 92
Total.....	\$357,255,653	\$3,829,211 27
Deduct expirations.....	158,306,307	1,477,652 52
In force at the end of the year.....	\$198,949,346	\$2,361,558 75
Deduct amount reinsured.....	1,868,107	27,284 84
Net amount in force December 31, 1893.....	\$197,074,239	\$2,334,273 91

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1886	One year or less	\$154,482.770	\$1,854,811 48	1-2	\$927,405 74
1887		2,441,769	22,682 56	1-4	5,663 14
1888	Two years	3,380,631	26,915 02	3-4	20,126 27
1889		797,768	14,181 35	1-6	2,353 56
1890	Three years	5,157,212	78,866 34	1-2	26,933 17
1891		21,489,274	221,782 81	5-6	184,519 01
1892	Four years	248,557	2,927 12	5-8	1,529 45
1893		661,062	6,712 58	7-8	5,573 51
1894	Five years	4,885	166 14	1-2	83 07
1895		3,959,552	48,579 68	7-10	34,006 74
1896		4,578,549	61,675 13	9-10	55,507 62
1897		3,750	63 75	9-10	57 36
Totals		\$197,074,289	\$2,384,273 91		\$1,274,717 06

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$3,432,375 00
Losses paid from organization to date	1,735,621 00
Losses incurred during the year, fire	1,609,554 00

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy holders therein:

Name state and countries.	Market value of deposit.	Liabilities.
Oregon	\$50,000 00	\$7,370 00
Georgia	24,250 00	19,572 12

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	Fire risks.
Fire risks taken	\$2,047,341 33
Premiums received	37,079 68
Losses paid	11,329 13
Total losses incurred during the year in the State of Michigan	16,754 13

UNITED STATES BRANCH.  
 PHOENIX ASSURANCE COMPANY.  
 LONDON, ENGLAND.

OFFICE U. S. BRANCH, No. 67 WALL STREET, NEW YORK CITY.

(Incorporated 1782; commenced business in the United States 1879.)

A. D. IRVING, Manager.

E. B. CLARK, Assistant Manager.

Attorney for Michigan, JAMES J. CLARK, of Detroit.

## CAPITAL.

Deposit capital in New York required by the laws of Michigan.. \$200,000

## ASSETS.

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States, registered.....	\$308,000 00	\$307,390 00	
United States, registered.....	195,000 00	220,350 00	
United States, registered.....	200,000 00	226,000 00	
Central of New Jersey.....	50,000 00	56,625 00	
Chicago, Rock Island & Pacific.....	50,000 00	55,000 00	
New York, Chicago & St. Louis.....	50,000 00	45,750 00	
West Shore.....	120,000 00	122,400 00	
Pennsylvania Company.....	25,000 00	27,500 00	
Chicago & Northwestern sinking fund.....	48,000 00	46,440 00	
Atchafson, Topeka & Santa Fé R. R. Co.....	50,000 00	50,000 00	
Totals (carried out at market value) .....	<u>\$1,536,000 00</u>	<u>\$1,760,455 00</u>	\$1,760,455 00

Cash in company's principal office, \$967.56; cash in bank, \$344,719.02 .....	345,686 58
Interest due and accrued on stocks not included in "market value" .....	16,817 50
Gross premiums in due course of collection .....	<u>297,152 61</u>

Aggregate amount of all the assets of the company .....	\$2,420,111 69
Deduct special deposits in other states .....	220,350 00
Total admitted assets .....	<u>\$2,199,761 69</u>

## LIABILITIES.

Amount of unpaid losses (of which \$34,720.00 are resisted) .....	\$299,156 00
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Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$904,394 17
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	<u>584,725 12</u>

Amount of reserve on all outstanding risks .....	1,489,119 29
Commissions and brokerage .....	<u>46,205 27</u>

Aggregate .....	\$1,834,480 56
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Deduct liabilities on special deposits .....	137,062 26
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Net liabilities (except deposit capital) .....	<u>\$1,697,418 30</u>
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Surplus as regards policy holders .....	\$502,343 39
Deposit capital .....	<u>200,000 00</u>
Surplus over deposit capital .....	<u>\$302,343 39</u>

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums .....	On fire risks, \$3,286,288 21
Deduct amount paid for reinsurance, for rebate, abatement and return premiums .....	<u>1,404,015 41</u>
Net amount of cash actually received for premiums .....	\$1,882,272 80
Interest and dividends received on bonds and stocks, and from all other sources .....	78,096 86
Aggregate cash receipts .....	<u>\$1,960,369 66</u>

## DISBURSEMENTS DURING THE YEAR.

Gross amount actually paid for losses .....	On fire risks, \$2,132,115 28
Deduct amount actually received for salvages, \$21,599.74; reinsurance, \$793,571.93 .....	<u>815,171 69</u>

Net amount paid on losses (of which \$229,944.00 belonged to prior years).....	\$1,316,943 59
Paid or allowed during the year for commissions and brokerage .....	370,657 44
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....	85,669 64
Paid state, national and local taxes, in this and other states .....	71,539 42
All other disbursements, viz., miscellaneous .....	118,211 82
Aggregate cash disbursements .....	\$1,963,021 91

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$388,645,478	\$3,510,986 99
Written during the year .....	386,682,320	3,352,642 27
Total .....	\$775,277,798	\$6,863,579 26
Deduct expirations .....	365,969,590	3,271,053 81
In force at the end of the year .....	\$389,407,908	\$3,592,522 45
Deduct amount reinsured .....	58,743,701	645,887 78
Net amount in force December 31, 1893.....	\$300,664,207	\$2,946,635 67

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$168,629,354	\$1,806,788 34	1-2	\$904,394 17
1892.....	Two years.....	1,641,396	18,483 08	1-4	3,570 77
1893.....	Three years.....	1,311,640	12,253 89	3-4	9,940 42
1891.....	Four years.....	25,517,993	196,396 94	1-6	32,715 99
1892.....	Five years.....	29,376,447	228,191 48	1-2	112,586 74
1893.....	Six years.....	29,981,858	240,665 66	5-6	200,554 72
1890.....	Seven years.....	745,053	6,418 18	1-8	801 89
1891.....	Eight years.....	485,746	4,361 88	3-8	1,635 69
1892.....	Nine years.....	865,238	5,271 01	5-8	3,294 36
1893.....	Ten years.....	520,253	4,355 95	7-8	3,723 96
1890.....	Eleven years.....	7,227,189	70,584 14	1-10	7,068 41
1890.....	Twelve years.....	9,538,460	93,538 32	3-10	28,061 50
1891.....	Thirteen years.....	9,301,371	94,087 25	1-2	48,543 62
1892.....	Fourteen years.....	8,745,181	99,082 72	7-10	69,322 90
1893.....	Fifteen years.....	6,784,014	72,261 35	9-10	63,035 21
1890.....	Sixteen years.....	1,375	2 80	1-4	70
1890.....	Seventeen years.....	5,000	78 75	5-12	82 81
1893.....	Eighteen years.....	6,000	38 08	11-12	34 91
1894.....	Nineteen years.....	2,750	29 95	1-20	1 50
Totals .....		\$300,664,207	\$2,946,635 67		\$1,489,119 29

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of U. S. branch of the company to date.....	\$19,268,659
Losses paid from organization of U. S. branch to date .....	12,283,940
Fire losses incurred during the year .....	1,344,686
Amount deposited in different states and countries for the security of all the company's policy holders.....	220,000

Amount deposited in various states and counties, which, under the law thereof, is held *exclusively* for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Ohio .....	\$113,000	\$59,087 84
Virginia.....	22,800	37,084 58
Georgia.....	28,250	18,990 23
Oregon.....	56,500	21,909 61
Totals .....	\$220,350	\$137,062 26

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	\$3,944,342 05
Premiums received .....	74,570 94
Losses paid .....	30,256 81
Total losses incurred during the year in the State of Michigan.....	41,745 00

UNITED STATES BRANCH.  
PRUSSIAN NATIONAL INSURANCE COMPANY.  
GERMANY.

OFFICE U. S. BRANCH, CHICAGO, ILL.

(Incorporated April, 1845; commenced business in U. S. November 23, 1891.)

THEO. W. LETTON, *Manager*.

Attorney for Michigan, B. WHITAKER, of Detroit.

CAPITAL.

Deposit capital in New York required by the laws of Michigan... \$200,000

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—		Par value.	Market value.	
United States, registered.....	\$200,000 00	\$226,000 00		
Baltimore & Ohio.....	30,000 00	33,825 00		
Bosch Creek.....	30,000 00	30,900 00		
Chesapeake & Ohio.....	10,000 00	9,950 00		
Chicago, Milwaukee & St. Paul (C. & P. West Div.).....	30,000 00	32,350 00		
E. Tenn., Va. & Ga. (Div.).....	9,000 00	9,180 00		
Erie.....	10,000 00	13,350 00		
Illinois Central.....	8,000 00	8,180 00		
Lake Erie & Western.....	14,000 00	15,820 00		
Lehigh Valley.....	29,000 00	29,000 00		
Louisville & Nashville (E. H. & N.).....	9,000 00	10,170 00		
Louisville & Nashville (General).....	22,000 00	24,200 00		
Memphis & Charleston.....	10,000 00	11,550 00		
Metropolitan Elevated.....	12,000 00	14,840 00		
Montana Central.....	11,000 00	10,945 00		
Mil., Lake Shore & West. (Mich. Div.).....	11,000 00	13,640 00		
N. Y., Chic. & St. Louis.....	30,000 00	29,175 00		
Rochester & Pittsburgh.....	14,000 00	17,320 00		
St. P., Minn. & Man. (Dak. Ext.).....	5,000 00	5,775 00		
St. Paul & Sioux City.....	1,000 00	1,240 00		
Union Elevated.....	30,000 00	28,200 00		
Valley of Ohio.....	30,000 00	30,000 00		
Totals (carried out at market value).....	\$555,000 00	\$605,790 00		\$605,790 00
Cash in company's principal office, \$8,347.44; cash in bank, \$26,485.47.....				34,832 91
Interest due and accrued on stocks not included in "market value".....				8,628 33
Gross premiums in due course of collection.....				114,257 98
Aggregate amount of all the available assets of the company.....				\$763,509 22

## LIABILITIES.

Amount of unpaid losses (of which \$3,070.00 are resisted) .....	\$56,497 72
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$168,895 83
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	98,487 67
Amount of reserve on all outstanding risks .....	267,333 00
Due and to become due for borrowed money .....	7,593 48
Commissions and brokerage .....	20,682 48
Return premiums .....	6,830 32
Reinsurance .....	9,753 70
Aggregate liabilities (except deposit capital) .....	\$368,690 70
Surplus as regards policy holders .....	\$894,818 52
Deposit capital .....	200,000 00
Surplus over deposit capital .....	\$194,818 52

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount of cash received for premiums .....	\$565,479 68	\$841 07
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	147,712 77	
	\$417,766 86	\$841 07
Net amount of cash actually received for premiums .....		\$418,407 93
Interest and dividends received on bonds and stocks, and from all other sources .....		24,170 85
Aggregate cash receipts .....		\$442,578 78

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>	<i>On marine and inland risks.</i>
Gross amount actually paid for losses .....	\$268,572 74	\$1,007 74
Deduct amount actually received for salvages, \$9,927.83; reinsurance, \$15,248.74 .....	25,176 57	
	\$268,396 17	\$1,007 74
Net amount paid on losses (of which \$41,976.04 belonged to prior years) .....		\$259,403 91
Paid or allowed during the year for commissions and brokerage .....		94,339 79
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....		40,615 90
Paid state, national and local taxes, in this and other states .....		8,046 89
All other disbursements, viz. ....		27,385 78
Aggregate cash disbursements .....		\$429,792 27

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892 .....	\$25,185,181	\$340,565 70
Written during the year .....	43,893,690	596,883 64
Total .....	\$69,031,861	\$937,421 34
Deduct expirations .....	31,298,785	408,786 21
In force at the end of the year .....	\$37,733,126	\$528,635 13
Deduct amount reinsured .....	2,164,869	41,598 08
Net amount in force December 31, 1893 .....	\$35,568,257	\$487,037 05



## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893.....	One year or less.....	\$25,050 254	\$387,790 08	1-2	\$168,895 83
1892.....	Two years.....	139,532	2,584 04	1-4	646 01
1893.....		257,712	4,445 67	3-4	3,334 35
1891.....	Three years.....	890,518	13,619 71	1-6	2,269 95
1892.....		2,378,598	39,118 50	1-2	19,559 25
1893.....		4,741,438	63,415 34	5-6	52,846 15
1890.....	Four years.....	7,800	154 45	1-8	19 30
1891.....		9,000	72 75	2-8	27 28
1892.....		16,670	368 66	5-8	234 15
1893.....		34,600	575 36	7-8	508 44
1899.....		9,800	246 35	1-10	24 68
1890.....	Five years.....	11,500	397 95	2-10	119 37
1891.....		172,285	2,387 71	1-2	1,166 85
1892.....		636,118	10,290 12	7-10	7,308 08
1893.....		703,348	11,637 77	9-10	10,491 98
Totals.....		\$85,568 257	\$487,065 05		\$267,833 00

## GENERAL INTERROGATORIES.

Total amount of premiums received by the U. S. branch to date.....	\$1,454,612 00
Losses paid by the U. S. branch to date.....	779,500 00
Losses incurred during the year, fire.....	271,086 00
Amount deposited in different states and countries for the security of all the company's policy holders.....	200,000 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	Fire risks. \$824,933 84
Premiums received.....	11,169 43
Losses paid.....	11,099 91
Total losses incurred during the year in the State of Michigan.....	10,988 22

UNITED STATES BRANCH.  
**RELIANCE MARINE INSURANCE COMPANY (LIMITED).**  
 LIVERPOOL, ENGLAND.

OFFICE U. S. BRANCH, NO. 16 AND 18 EXCHANGE PLACE, NEW YORK CITY.

(Incorporated February 8, 1881; commenced business February 16, 1881.)

HENRY DESPARD, *Manager and Attorney.*

Attorney for Michigan, HENRY McMOREAN, of Port Huron.

CAPITAL.

Deposit capital in New York required by the laws of Michigan.....\$200,000

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
New York City .....	\$100,000 00	\$100,000 00	
New York City .....	50,000 00	50,000 00	
New York City .....	50,000 00	50,000 00	
United States .....	30,000 00	56,250 00	
Brooklyn City .....	50,000 00	51,000 00	
Boston City .....	30,000 00	30,000 00	
Totals (carried out at market value) .....	<u>\$330,000 00</u>	<u>\$337,250 00</u>	<u>\$337,250 00</u>

Cash in company's principal office, \$52.80; cash in bank, \$2,504.31 .....	2,557 11
Interest due and accrued on stocks not included in "market value" .....	2,637 50
Gross premiums in due course of collection .....	30,797 21
Bills receivable <i>not matured</i> , taken for marine or inland risks .....	7,636 02
Due from other companies for reinsurance on losses already paid .....	163 66

Aggregate amount of all the available assets of the company.....\$381,041 50

LIABILITIES.

Amount of unpaid losses (of which \$4,925.00 are resisted) .....	\$16,979 09
Reinsurance reserve at 100 per cent on all unexpired marine and inland navigation risks .....	<u>\$32,608 39</u>
Amount of reserve on all outstanding risks .....	32,608 39
Due and accrued for salaries, rent, advertising, or agency expenses .....	383 33
Commissions and brokerage .....	1,966 07
Reinsurance .....	3,968 01

Aggregate liabilities (except deposit capital).....\$55,904 89

Surplus as regards policy holders .....	\$335,136 61
Deposit capital .....	200,000 00
Surplus over deposit capital .....	<u><u>\$125,136 61</u></u>

## RECEIPTS DURING THE YEAR.

	<i>On marine and inland risks.</i>	
Gross amount of cash received for premiums.....	\$203,356 92	
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	50,888 28	
Net amount of cash actually received for premiums.....		\$152,470 64
Interest and dividends received on bonds and stocks, and from all other sources .....		10,839 71
Receipts from all other sources, viz., miscellaneous .....		888 56
Bills and notes received during the year for premiums remaining unpaid..	\$30,091 81	
Aggregate cash receipts .....		<u>\$164,198 91</u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On marine and inland risks.</i>	
Gross amount actually paid for losses.....	\$124,084 80	
Deduct amount actually received for salvages, \$13,923.75; reinsurance, \$27,605.42.....	41,584 17	
Net amount paid on losses .....		\$82,550 63
Paid or allowed during the year for commissions and brokerage .....		17,591 94
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....		9,576 91
Paid state, national and local taxes, in this and other states .....		5,014 80
All other disbursements, viz., miscellaneous .....		12,536 31
Aggregate cash disbursements .....		<u>\$127,270 59</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$1,128,726	\$21,350 15
Written during the year .....	26,559,504	210,668 65
Total.....	\$27,688,230	\$232,018 80
Deduct expirations.....	26,776,840	199,410 41
In force at the end of the year.....	\$911,890	\$32,608 39
Deduct amount reinsured.....	27,268	399 90
Net amount in force December 31, 1893.....	\$884,122	\$32,208 49

## GENERAL INTERROGATORIES.

Losses incurred during the year, marine and inland .....	\$118,318 00
Amount deposited in different states and countries for the security of all the company's policy holders.....	300,000 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Marine and inland risks.</i>
Marine and inland risks taken .....	\$233,255 00
Premiums received .....	2,119 19
Losses paid .....	300 00
Total losses incurred during the year in the State of Michigan.....	300 00

UNITED STATES BRANCH.  
**ROYAL INSURANCE COMPANY.**  
 LIVERPOOL, ENGLAND.

OFFICE NORTHWESTERN DEPARTMENT IN ROYAL BUILDING, CHICAGO, ILL.

(Incorporated, 1845; commenced business in the United States, 1851.)

E. L. ALLEN, *Manager for Northwestern States.*

Attorney for Michigan, JEREMIAH S. VERNOR, of Detroit.

CAPITAL.

Deposit capital in New York required by the laws of Michigan.....\$200,000

ASSETS.

Real estate (cost value \$1,818,200.10) .....	\$1,118,200 10
Loans on bond and mortgage of real estate (first liens) .....	109,000 00
Interest accrued on said mortgage loans .....	356 92
Total value of mortgaged premises, buildings (insured for \$109,000) .....	<u>\$190,000 00</u>

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—

	Par value.	Market value.
United States registered .....	\$985,000 00	\$1,051,875 00
Albany & Susquehanna R. R. ....	100,000 00	118,000 00
Brooklyn & Montauk R. R. ....	25,000 00	27,000 00
Central R. R. of New Jersey .....	200,000 00	228,000 00
Chicago, Burlington & Quincy R. R. ....	50,000 00	62,000 00
Chicago, Milwaukee & St. Paul R. R. ....	62,000 00	79,980 00
Chicago & Northwestern R. R. ....	100,000 00	138,500 00
Chicago, Rock Island & Pacific R. R. ....	100,000 00	125,000 00
Cincinnati, Indianapolis, St. Louis & Chicago R. R. ....	100,000 00	94,000 00
Cleveland & Pittsburgh R. R. ....	100,000 00	109,000 00
Delaware & Hudson Canal Co. ....	40,000 00	56,000 00
Illinois Central R. R. ....	100,000 00	106,000 00
Illinois Central R. R. ....	28,000 00	23,000 00
Lake Erie & Western R. R. ....	80,000 00	34,050 00
Lehigh Valley R. R. (Pennsylvania Div.) .....	100,000 00	98,000 00
Lehigh Valley R. R. (New York Div.) .....	150,000 00	150,000 00
Lehigh Valley R. R. Co., Terminal .....	100,000 00	108,000 00
Michigan Central R. R. Co. (Air Line Div.) .....	100,000 00	100,000 00
Michigan Central R. R. (Detroit & Bay City) .....	62,000 00	69,440 00
Michigan Central R. R. ....	8,000 00	9,920 00
Milwaukee & St. Paul R. R. Co. (C. & M. Div.) .....	100,000 00	127,000 00
Morris & Essex R. R. Co. ....	16,000 00	22,400 00
New York Central & Hudson River R. R. ....	100,000 00	128,000 00
New York, Chicago & St. Louis R. R. ....	100,000 00	99,000 00
New York & Harlem R. R. ....	110,000 00	129,800 00
New York, Lackawanna & Western R. R. ....	100,000 00	181,000 00
Pennsylvania R. R. ....	5,000 00	6,500 00
Pittsburgh, Fort Wayne & Chicago R. R. ....	14,000 00	19,180 00
Philadelphia & Reading R. R. ....	100,000 00	108,000 00
Rome, Watertown & Ogdensburg R. R. ....	25,000 00	28,500 00
St. Paul, Minneapolis & Manitoba R. R. (Dakota Ext.) .....	75,000 00	87,000 00
Syracuse, Binghamton & New York R. R. ....	50,000 00	64,500 00
United New Jersey R. R. & Canal Co. ....	200,000 00	210,000 00
West Shore R. R. ....	100,000 00	103,000 00
Winona & St. Peter R. R. Co., guaranteed by C. & N. W. ....	38,000 00	49,400 00

Totals (carried out at market value) .....

\$3,618,000 00    \$4,096,045 00

4,096,045 00

Cash in company's principal office, \$14,913.33; cash in bank, \$672,092.02	\$687,005 35
Interest due and accrued on stocks not included in "market value".....	9,350 00
Gross premiums in due course of collection.....	731,156 96
Bills receivable <i>not matured</i> , taken for fire risks.....	1,456 98
Rents due and accrued.....	15,125 18
Due from other companies for reinsurance on losses already paid.....	937 54
Interest and underwriters Salvage Co. ....	1,047 41

Aggregate amount of all the assets of the company.....	\$7,469,681 44
Deduct special deposits in other states.....	454,000 00
Total admitted assets.....	<u>\$7,015,681 44</u>

## LIABILITIES.

Amount of unpaid losses (of which \$61,706 are resisted).....	\$557,819 78
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Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$1,361,625 90
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	<u>2,295,900 46</u>

Amount of reserve on all outstanding risks.....	4,057,616 36
Reclaimable by insured on perpetual policies.....	166,657 45
Net premium reserve and all other liabilities, except capital, under the <i>life insurance</i> or any other special department.....	113,500 00
Due and accrued for salaries, rent, advertising, or agency expenses.....	8,375 87
Commissions and brokerage.....	104,286 56
Return premiums.....	17,287 94
Reinsurance.....	205,829 41
Taxes and assessments.....	15,451 22
All other liabilities.....	12,056 37

Aggregate.....	\$5,258,880 96
Deduct liabilities on special deposits.....	454,000 00
Net liabilities (except deposit capital).....	<u>\$4,804,880 96</u>

Surplus as regards policy holders.....	\$2,210,800 48
Deposit capital.....	200,000 00
Surplus over deposit capital.....	<u>\$2,010,800 48</u>

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums.....	<i>On fire risks.</i> \$6,583,022 77
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	<u>1,667,892 00</u>

Net amount of cash actually received for premiums.....	\$4,925,130 77
Interest and dividends received on bonds and stocks, and from all other sources.....	184,499 61
Receipts from all other sources, viz., rents.....	67,293 57

Deposit premiums received for perpetual fire risks.....	\$20,236 27
Remittance from home office.....	<u>217,940 29</u>

Aggregate cash receipts.....	<u>\$5,176,923 95</u>
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## DISBURSEMENTS DURING THE YEAR.

Gross amount actually paid for losses.....	On fire risks.	
Deduct amount actually received for salvages, \$44,357.63; reinsurance,	\$3,811,010 48	
\$497,586.09 .....	541,928 72	
Net amount paid on losses (of which \$629,183.74 belonged to prior years)	\$3,269,086 74	
Paid or allowed during the year for commissions and brokerage .....	856,739 33	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	349,337 36	
Paid state, national and local taxes, in this and other states .....	107,646 26	
All other disbursements, viz., rents, printing, legal expenses, etc.....	269,737 38	
Amount of deposit premium returned during the year on perpetual fire risks.....	\$4,654 88	
Amount sent to home office during the year.....	230,444 26	
Aggregate cash disbursements .....	\$4,852,547 07	

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892 .....	\$765,564,009	\$7,335,182 61
Written during the year .....	717,984,365	6,645,110 35
Total.....	\$1,483,498,364	\$13,980,292 96
Deduct expirations .....	603,668,195	5,375,305 43
In force at the end of the year.....	\$879,830,169	\$8,404,987 53
Deduct amount reinsured .....	89,235,999	692,377 35
Net amount in force December 31, 1893.....	\$790,544,170	\$7,712,169 66

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less .....	\$323,275,408 21	\$3,516,149 08	1-2	\$1,758,074 54
1892.....	Two years .....	2,918,429 99	19,387 14	1-4	4,294 26
1893.....		6,357,204 87	46,383 58	3-4	34,765 11
1891.....	Three years.....	85,154,806 89	629,063 76	1-6	104,843 96
1892.....		89,300,384 01	699,550 64	1-2	349,775 32
1893.....	Four years .....	162,588,316 59	849,351 37	5-6	707,782 90
1890.....		2,140,785 74	17,395 08	1-8	2,174 26
1891.....	Five years.....	3,672,382 06	31,097 86	3-8	11,861 70
1892.....		3,098,457 54	20,682 15	5-8	12,926 34
1893.....	Over five years .....	8,008,017 46	27,168 14	7-8	23,772 12
1889.....		24,634,175 35	261,304 34	1-10	26,120 43
1890.....	Perpetual risks .....	28,017,845 04	299,875 41	3-10	89,962 62
1891.....		34,202,959 93	345,859 74	1-2	172,929 97
1892.....	Pro Rata .....	39,801,746 95	440,067 16	7-10	308,047 01
1893.....		41,506,187 16	478,297 95	9-10	430,468 15
Over five years .....		1,677,089 67	30,656 26		15,916 30
Perpetual risks .....		7,284,979 09	7,102 72	1-2	3,551 36
Totals .....		\$797,829,150 04	\$7,719,212 40		\$4,057,616 36

## GENERAL INTERROGATORIES.

Losses incurred during the year, fire..... \$3,203,592 46

Amount deposited in various states and countries, which under the law thereof, is held exclusively for the protection of the policy holders therein:

<i>Name states and counties.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Ohio.....	\$227,000 00	\$577,753 13
Virginia.....	113,500 00	70,457 19
Georgia.....	56,000 00	56,960 27
Oregon.....	56,750 00	14,071 32
Totals.....	\$454,000 00	\$719,251 92

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken .....	<i>Fire risks.</i>
Premiums received .....	\$3,766,846 68
Losses paid .....	82,800 81
Total losses incurred during the year in the State of Michigan .....	44,512 01
	<u>54,117 98</u>

## UNITED STATES BRANCH.

## SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

EDINBURGH, SCOTLAND.

OFFICE U. S. BRANCH, 197 ASYLUM STREET, HARTFORD, CONN.

(Incorporated, 1824; commenced business in the United States, 1880.)

MARTIN BENNETT, *Manager.*

Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.

## CAPITAL.

Deposit capital in New York required by the laws of Michigan....\$200,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens) .....	\$1,238,170 00
Interest due \$8,651.95 and accrued \$10,061.01 on said mortgage loans; total .....	18,712 96

Value of lands mortgaged .....	\$1,478,897 00
Buildings (insured for \$1,310,925.00) .....	1,582,478 00
Total value of mortgaged premises .....	<u>\$3,061,470 00</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
United States, registered .....	\$50,000 00	\$56,825 00
City of Middlesex debentures .....	50,000 00	53,565 00
City of Toronto .....	1,500 00	1,500 00
Ontario Railway .....	51,912 00	42,108 84
City of Richmond .....	50,000 00	50,000 00
Funded Debt of Ohio .....	100,000 00	108,000 00
Georgia State .....	25,000 00	25,000 00
Freehold Loan & Savings Co. debenture .....	25,000 00	25,000 00
New York .....	200,000 00	202,000 00
Land Security Co. debentures .....	25,000 00	25,000 00
Central Canada Loan and Savings Co. debenture .....	25,000 00	25,000 00
Canada Stock .....	100,000 00	110,000 00
Totals (carried out at market value) .....	<u>\$708,412 00</u>	<u>\$720,796 84</u>

720,796 84

Cash in company's principal office, \$1,000.00; cash in bank, \$291,477.52 .....	\$292,477 52
Interest due and accrued on stocks not included in "market value" .....	4,930 56
Gross premiums in due course of collection .....	266,877 24
Due from other companies for reinsurance on losses already paid .....	1,284 00
Aggregate amount of all the assets of the company .....	\$2,543,249 12
Deduct special deposits in other states .....	346,625 00
Total admitted assets .....	\$2,196,624 12

## LIABILITIES.

Amount of unpaid losses (of which \$11,700.00 are resisted) .....	\$184,175 53
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$443,202 73
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	417,662 18
Amount of reserve on all outstanding risks .....	860,864 91
Due and accrued for salaries, rent, advertising, or agency expenses .....	36,080 46
Reinsurance .....	40,623 10
Aggregate .....	\$1,121,744 00
Deduct liabilities on special deposits .....	259,311 03
Net liabilities (except deposit capital) .....	\$862,432 97
Surplus as regards policy holders .....	\$1,381,191 15
Deposit capital .....	200,000 00
Surplus over deposit capital .....	\$1,181,191 15

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums .....	\$3,326,826 40
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	1,087,378 31
Net amount of cash actually received for premiums .....	\$1,269,453 09
Interest received on bonds and mortgages .....	64,218 34
Interest and dividends received on bonds and stocks, and from all other sources .....	26,723 16
Aggregate cash receipts .....	\$1,360,394 59

## DISBURSEMENTS DURING THE YEAR.

Net amount paid on losses (of which \$119,668.61 belonged to prior years) .....	\$722,313 27
Paid or allowed during the year for commissions and brokerage .....	225,605 96
Paid during the year for salaries, fees and all other charges of officers, clerks, agents and all other employes .....	60,561 97
Paid state, national and local taxes, in this and other states .....	31,911 08
All other disbursements, viz., miscellaneous .....	55,674 79
Aggregate cash disbursements .....	\$1,096,067 07



## MISCELLANEOUS.

	<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	-----	\$185,899,701	\$1,835,121 30
Written during the year.....	-----	229,062,047	2,422,531 41
Total.....	-----	\$424,761,748	\$4,257,752 71
Deduct expirations.....	-----	177,188,404	1,886,897 68
In force at the end of the year.....	-----	\$247,573,344	\$2,420,835 03
Deduct amount reinsured.....	-----	82,521,742	826,812 06
Net amount in force December 31, 1893.....	-----	\$165,051,602	\$1,594,042 97

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$76,920,473	\$986,405 50	1-2	\$443,202 75
1892.....	Two years.....	613,587	2,365 52	1-4	591 38
1893.....	Three years.....	2,682,087	19,244 19	3-4	14,508 14
1891.....	Four years.....	15,719,759	114,634 95	1-6	19,114 16
1892.....	Five years.....	13,786,955	138,619 25	1-2	69,309 62
1893.....	.....	29,174,733	219,543 59	5-6	182,953 00
1890.....	.....	368,953	2,655 00	1-8	331 58
1891.....	.....	456,596	4,107 49	3-8	1,540 31
1892.....	.....	483,514	4,304 78	5-8	2,660 49
1893.....	.....	1,229,889	10,475 65	7-8	9,166 21
1890.....	.....	1,379,021	19,806 54	1-10	1,990 65
1891.....	.....	1,953,465	24,052 27	3-10	7,315 67
1892.....	.....	3,240,778	38,712 45	1-2	19,356 22
1893.....	.....	4,598,194	47,833 90	7-10	33,476 73
1890.....	.....	7,443,373	61,641 89	9-10	55,477 70
Totals.....	-----	\$165,051,602	\$1,594,042 97	-----	\$860,864 91

## GENERAL INTERROGATORIES.

Total amount of premiums received by the U. S. branch to date.....	\$7,255,710 88
Losses paid by U. S. branch to date.....	4,068,883 14
Fire losses incurred during the year.....	787,391 03
Amount deposited in different states and countries for the security of all the company's policy holders.....	202,000 00

Amount deposited in various states and countries, which, under the law thereof, is held exclusively for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Ohio.....	\$105,000 00	\$100,598 44
Oregon.....	56,625 00	19,476 41
Georgia.....	25,000 00	29,670 15
Virginia.....	50,000 00	28,349 09
Canada.....	110,000 00	81,216 94
Totals.....	\$346,625 00	\$259,311 03

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>
Fire risks taken.....	\$2,630,133 00
Premiums received.....	30,451 99
Losses paid.....	22,231 75
Total losses incurred during the year in the State of Michigan.....	24,796 19

UNITED STATES BRANCH.  
SEA INSURANCE COMPANY (LIMITED).  
LIVERPOOL, ENGLAND.

OFFICE U. S. BRANCH, No. 7 SOUTH WILLIAM ST., NEW YORK.

PERCY CHUBB, *Attorney.*

(Incorporated December 31, 1875; commenced business January 1, 1876.)

C. A. MACDONALD, *General Agent*, Chicago, Ill.

Attorney for Michigan, HENRY McMOHRAN, of Port Huron.

CAPITAL.

Deposit capital in New York required by the laws of Michigan.. \$200,000

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States, registered .....	\$200,000 00	\$226,000 00	
New York City water .....	100,000 00	102,000 00	
N. Y., Lackawanna & Western .....	10,000 00	12,750 00	
West Shore .....	10,000 00	10,800 00	
N. Y., Chicago & St. Louis .....	10,000 00	9,800 00	
Atlantic Mutual Ins. Co. Scrip .....	10,350 00	10,557 00	
Totals (carried out at market value) .....	\$340,350 00	\$371,307 00	\$371,307 00
Cash in bank .....			9,386 13
Gross premiums in due course of collection .....			42,562 34
Due from other companies for reinsurance on losses already paid .....			6,759 84
Aggregate amount of all the assets of the company .....			\$430,015 31
Deduct special deposit in Ohio .....			100,000 00
Total admitted assets .....			\$330,015 31

LIABILITIES.

Amount of unpaid losses .....	\$60,375 00
Reinsurance reserve at 100 per cent on all unexpired inland navigation and marine risks .....	58,065 46
Commissions and brokerage .....	2,931 29
Reinsurance .....	11,742 95
Unpaid taxes .....	8,000 00
Aggregate .....	\$141,114 70
Deduct liabilities on special deposits .....	23,074 00
Net liabilities (except deposit capital) .....	\$118,040 70

Surplus as regards policy holders.....	\$311,974 61
Deposit capital.....	200,000 00
Surplus over deposit capital.....	<u>\$11,974 61</u>

## RECEIPTS DURING THE YEAR.

	<i>On marine and inland risks.</i>
Gross amount of cash received for premiums.....	\$483,246 00
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	<u>181,541 18</u>
Net amount of cash actually received for premiums.....	\$271,804 96
Interest and dividends received on bonds and stocks, and from all other sources.....	<u>12,800 00</u>
Aggregate cash receipts.....	<u>\$284,604 96</u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On marine and inland risks.</i>
Gross amount actually paid for losses.....	\$384,363 07
Deduct amount actually received for salvages, \$16,891.57; reinsurance, \$181,966.18.....	<u>199,856 75</u>
Net amount paid on losses (of which \$54,246.38 belonged to prior years).....	\$184,506 32
Paid or allowed during the year for commissions and brokerage.....	23,502 27
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	6,528 67
Paid state, national and local taxes, in this and other states.....	<u>8,887 00</u>
Aggregate cash disbursements.....	<u>\$223,424 26</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$7,003,233	\$44,923 55
Written during the year.....	69,170,494	415,875 81
Total.....	<u>\$76,173,817</u>	<u>\$480,797 86</u>
Deduct expirations.....	67,975,808	411,209 10
In force at the end of the year.....	<u>\$8,197,009</u>	<u>\$49,588 76</u>
Deduct amount reinsured.....	1,639,402	10,873 57
Net amount in force December 31, 1893.....	<u>\$6,557,607</u>	<u>\$38,715 19</u>

## GENERAL INTERROGATORIES.

Amount deposited in different states and countries for the security of all the company's policy holders..... \$300,000 00

Amount deposited in various states and countries, which, under the law thereof, is held *exclusively* for the protection of the policy holders therein:

<i>Name state and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Ohio.....	<u>\$100,000 00</u>	<u>\$33,074 00</u>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Marine and inland risks.</i>
Marine, and inland risks taken.....	\$75,100 00
Premiums received.....	2,720 54
Losses paid.....	<u>None.</u>

UNITED STATES BRANCH.  
STANDARD MARINE INSURANCE COMPANY.  
LIVERPOOL, ENGLAND.

OFFICE U. S. BRANCH, 71 AND 73 BEAVER ST., NEW YORK CITY.

(Commenced business in New York August, 1888.)

HIGGINS, COX & BARRETT, Attorneys.

Attorneys for Michigan, PARKER & MILLEN, of Detroit.

CAPITAL.

Deposit capital in New York required by the laws of Michigan... \$200,000

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
New York school house.....	\$200,000 00	\$201,000 00	
Totals (carried out at market value).....	\$200,000 00	\$201,000 00	\$201,000 00

Cash in company's New York office, \$41.59; cash in bank, \$40,987.30 .....	41,028 89
Gross premiums in due course of collection .....	19,042 00
Bills receivable <i>not matured</i> , taken for marine or inland risks.....	11,483 42
Due from other companies for reinsurance on losses already paid .....	999 88

Aggregate amount of all the available assets of the company ..... \$273,554 19

LIABILITIES.

Amount of unpaid losses..... \$46,575 53

Reinsurance reserve at 100 per cent on all unexpired marine and inland navigation risks..... \$16,497 84

Amount of reserve on all outstanding risks ..... 16,497 84

Return premiums ..... 5,929 95

Reinsurance..... 18,691 49

Aggregate liabilities (except capital stock)..... \$87,694 80

Surplus as regards policy holders..... \$185,859 39

Deposit capital..... 200,000 00

Impairment of deposit capital..... —\$14,140 61

RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums ..... \$334,253 96

Deduct amount paid for reinsurance, for rebate, abatement and return premiums ..... 180,804 49

*On marine and inland risks.*

Net amount of cash actually received for premiums.....	\$173,449 47
Interest and dividends received on bonds and stocks, and from all other sources.....	6,023 86
Receipts from all other sources, viz., rents.....	680 18
Aggregate cash receipts .....	<u>\$180,153 51</u>

## DISBURSEMENTS DURING THE YEAR.

	<i>On marine and inland risks.</i>
Gross amount actually paid for losses .....	\$348,763 99
Deduct amount actually received for salvages and reinsurance.....	<u>126,507 05</u>
Net amount paid on losses .....	\$117,256 94
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....	12,796 92
Paid state, national and local taxes, in this and other states .....	2,950 23
All other disbursements .....	<u>3,177 91</u>
Aggregate cash disbursements.....	<u>\$136,182 00</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
in force December 31, 1892.....	\$2,108,019	\$35,475 09
Written during the year .....	54,700,542	342,583 89
Total.....	<u>\$56,808,561</u>	<u>\$368,058 48</u>
Deduct expirations.....	51,904,272	340,225 87
In force at the end of the year .....	<u>\$4,899,289</u>	<u>\$27,832 61</u>
Deduct amount reinsured.....	2,673,787	11,334 67
Net amount in force December 31, 1893.....	<u>\$2,225,502</u>	<u>\$16,497 94</u>

## GENERAL INTERROGATORIES.

Amount deposited in different states and countries for the security of all the company's policy holders.....	<u>\$200,000 00</u>
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## -BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Marine and inland risks.</i>
Marine and inland risks taken .....	\$525,737 00
Premiums received.....	14,171 14
Losses paid.....	8,713 74
Total losses incurred during the year in the State of Michigan.....	<u>9,206 55</u>

UNITED STATES BRANCH.  
SUN INSURANCE OFFICE.  
LONDON ENGLAND.

OFFICE U. S. BRANCH NO. 54 PINE ST., NEW YORK CITY.

(Incorporated, 1710; commenced business in United States, August 1, 1882).

J. J. GUILLE, *Manager*.

Attorney for Michigan, LEWIS F. MARGAN, of Detroit.

CAPITAL.

Deposit capital in New York required by the laws of Michigan .... \$200,000

ASSETS.

Real estate (cost value \$232,250.00) .....	\$240,000 00
Loans on bond and mortgage of real estate (first liens) .....	486,000 00
Interest due \$3,160.00, and accrued, \$4,515.00, on said mortgage loans; total .....	7,675 00
Value of lands mortgaged .....	\$510,000 00
Buildings (insured for \$242,000.00) .....	305,000 00
Total value of mortgaged premises .....	<u>\$815,000 00</u>

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.
United States .....	\$204,000 00	\$230,010 00
United States .....	300,000 00	336,000 00
Savannah & Western .....	25,000 00	8,500 00
Central R. R. of New Jersey .....	25,000 00	28,375 00
St. Paul & Lake Superior .....	15,000 00	15,838 75
Minneapolis, Sault Ste Marie & Atlantic .....	25,000 00	24,987 50
Baltimore & Ohio .....	25,000 00	26,125 00
Cleveland, Cincinnati, Chicago & St. Louis .....	25,000 00	23,750 00
Louisville & Nashville .....	25,000 00	27,500 00
Norfolk & Western .....	20,000 00	21,000 00
Atchison, Topeka & Santa Fe .....	25,000 00	17,031 25
New York, Chicago & St. Louis .....	50,000 00	48,750 00
Rio Grande Junction .....	25,000 00	23,125 00
Cincinnati, Hamilton & Dayton .....	50,000 00	61,000 00
Lehigh Valley Terminal .....	50,000 00	54,000 00
Terminal of St. Louis .....	25,000 00	24,250 00
Dakota & Great Southern .....	25,000 00	26,000 00
Milwaukee, Lake Shore & Western .....	25,000 00	26,687 50
New York, Lake Erie & Western .....	30,000 00	39,000 00
New York, Lake Erie & Western .....	20,000 00	26,700 00
Atchison Mortgage Notes .....	50,000 00	50,000 00
West End Street Railway Co. ....	50,000 00	51,606 00
St. Louis Bridge .....	25,000 00	33,580 00
Proctor & Gamble .....	25,000 00	26,875 00
<b>STOCKS—</b>		
Pittsburgh, Ft. Wayne & Chicago .....	30,000 00	42,000 00
Underwriters' Salvage Co. ....	1,000 00	1,000 00
Totals (carried out at market value) .....	<u>\$1,185,000 00</u>	<u>\$1,281,510 00</u>

Cash in company's principal office, \$299.83; cash in bank, \$128,235.50	\$128,535 33
Interest due and accrued on stocks not included in "market value"	23,898 56
Gross premiums in due course of collection	279,091 36
Rents due and accrued	1,616 66
Due from other companies for reinsurance on losses already paid	1,216 25

Aggregate amount of all the assets of the company	\$2,449,543 16
Deduct special deposits in other states	207,575 00
Total admitted assets	\$2,241,968 16

## LIABILITIES.

Amount of unpaid losses (of which \$35,715 are resisted)	\$334,212 58
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Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$610,015 48
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year	920,948 91

Amount of reserve on all outstanding risks	1,530,962 34
Due and accrued for salaries, rent, advertising, or agency expenses	833 33
Commissions and brokerage	27,133 57
Reinsurance	7,870 18

Aggregate	\$1,901,012 00
Deduct liabilities on special deposits	181,822 56
Net liabilities (except deposit capital)	\$1,719,189 44

Surplus as regards policy holders	\$522,778 72
Deposit capital	200,000 00
Surplus over deposit capital	\$322,778 72

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums	<i>On fire risks.</i> \$2,637,721 35
Deduct amount paid for reinsurance for rebate, abatement and return premiums	656,113 20
Net amount of cash actually received for premiums	\$1,981,608 15
Interest received on bonds and mortgages	22,329 16
Interest and dividends received on bonds and stocks, and from all other sources	71,213 44
Receipts from all other sources, viz., rents	8,685 65
Aggregate cash receipts	\$2,083,838 40

## DISBURSEMENTS DURING THE YEAR.

Gross amount actually paid for losses	<i>On fire risks.</i> \$1,635,845 81
Deduct amount actually received for salvages, \$5,502.79; reinsurance, \$41,035.09	46,537 88
Net amount paid on losses (of which \$280,464.70 belonged to prior years)	\$1,589,307 93
Paid or allowed during the year for commissions and brokerage	362,520 72
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes	93,802 89
Paid state, national and local taxes, in this and other states	49,734 97
All other disbursements, viz., miscellaneous	183,197 85
Aggregate cash disbursements	\$2,278,564 36

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$295,208,517	\$3,205,263 72
Written during the year .....	225,476,565	2,534,419 27
Total.....	\$520,685,082	\$5,739,683 09
Deduct expirations.....	218,260,005	2,641,087 70
In force at the end of the year.....	\$305,425,077	\$3,068,565 30
Deduct amount reinsured .....	14,378,228	163,285 31
Net amount in force December 31, 1893.....	\$291,045,149	\$2,905,280 99

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	\$98,424,404	\$1,220,030 86	1-2	\$610,015 43
1891.....	Three years.....	25,127,929	276,051 64	1-6	46,008 61
1892.....	Three years.....	40,087,101	338,203 26	1-2	169,101 63
1893.....	Three years.....	48,618,471	346,290 48	5-6	288,573 35
1890.....	Five years.....	8,226,764	85,290 08	1-10	8,536 00
1890.....	Five years.....	13,331,500	135,651 58	2-10	40,695 47
1891.....	Five years.....	15,023,968	159,728 99	1-2	79,864 49
1892.....	Five years.....	18,555,172	219,496 91	7-10	153,847 84
1893.....	Five years.....	15,648,540	148,724 26	9-10	132,851 92
1892.....	Six years.....	8,100	80 90	9-12	45 67
1892.....	Seven years.....	15,000	690 00	11-14	542 06
1893.....	Ten years.....	19,200	101 00	17-20	85 35
Totals.....		\$291,045,149	\$2,980,309 99		\$1,530,362 34

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the U. S. branch of the company to date.....	\$15,757,100 27
Losses paid from organization of the U. S. branch to date.....	10,394,570 25
Fire losses incurred during the year.....	1,610,419 49
Amount deposited in different states and countries for the security of all the company's policy holders.....	431,912 30

Amount deposited in various states and countries which, under the law thereof, is held *exclusively* for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Ohio.....	\$112,000 00	\$95,085 30
Virginia.....	11,200 00	22,634 45
Georgia.....	28,000 00	29,251 41
Oregon.....	56,575 00	34,501 40
Totals.....	\$207,575 00	\$181,622 56

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	\$7,964,375 00
Premiums received.....	114,677 27
Losses paid.....	82,824 74
Total losses incurred during the year in the State of Michigan.....	84,891 76



UNITED STATES BRANCH.  
**TRANSATLANTIC FIRE INSURANCE COMPANY.**  
 HAMBURG, GERMANY.

OFFICE U. S. BRANCH, 54 PINE ST., NEW YORK CITY.

(Incorporated 1872; commenced business in the U. S. September, 1877.)

E. HARBERS, *Manager.*

Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.

CAPITAL.

. Deposit capital in New York required by the laws of Michigan....\$200,000

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
New York City .....	\$262,000 00	\$269,800 00	
Western Union Telegraph .....	10,000 00	10,700 00	
Pennsylvania Co. ....	10,000 00	11,000 00	
West Shore .....	10,000 00	10,400 00	
Philadelphia & Reading .....	10,000 00	6,800 00	
St. Louis & San Francisco .....	10,000 00	7,000 00	
Chicago, Rock Island & Pacific .....	10,000 00	10,000 00	
Atlantic & Pacific .....	10,000 00	4,800 00	
Northern Pacific .....	10,000 00	11,000 00	
Illinois Central R. R. ....	10,000 00	10,000 00	
St. Paul, Minn. & Man. ....	10,000 00	10,100 00	
City of Richmond .....	10,000 00	10,000 00	
Penn. Equipment .....	10,000 00	10,000 00	
Western N. Y. & Penn. ....	10,000 00	10,200 00	
Chesapeake & Ohio .....	10,000 00	10,200 00	
Louisville R'y .....	10,000 00	10,000 00	
Equitable Gas Light Co. ....	10,000 00	10,700 00	
Denver & Rio Grande R. R. ....	10,000 00	8,000 00	
Chicago & Erie R. R. ....	10,000 00	9,900 00	
Chicago, Burlington & Quincy R. R., Neb. ....	10,000 00	8,800 00	
Chicago, Milwaukee & St. Paul .....	10,000 00	10,700 00	
Mo., Kansas & Texas .....	10,000 00	7,800 00	
Chicago, Burlington & Quincy, Iowa Div. ....	10,000 00	9,400 00	
Colorado Coal & Iron Development Co. ....	10,000 00	9,500 00	
Atchison, Topeka & Santa Fe .....	10,000 00	6,900 00	
Manhattan Elevated .....	10,000 00	9,400 00	
New York, Chicago & St. Louis .....	10,000 00	9,800 00	
Peoples Gas & Coke Co. of Chicago .....	10,000 00	9,700 00	
Totals (carried out at market value) .....	\$522,000 00	\$522,260 00	\$522,260 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$38,500.00 .....	32,162 50
Cash in company's principal office, \$4,772.96; cash in bank, \$24,100.56 .....	28,873 52
Gross premiums in due course of collection .....	70,147 47
Bills receivable <i>not matured</i> , taken for fire risks .....	989 82

Aggregate amount of all the available assets of the company.....\$654,433 31

## LIABILITIES.

Amount of unpaid losses .....	\$51,707 03
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$187,392 30
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year .....	92,398 92
Amount of reserve on all outstanding risks .....	279,786 22
Commissions and brokerage, return premiums .....	16,147 16
Aggregate liabilities (except deposit capital) .....	\$347,640 41
Surplus as regards policy holders .....	\$306,792 90
Deposit capital .....	200,000 00
Surplus over deposit capital .....	\$106,792 90

## RECEIPTS DURING THE YEAR.

Gross amount of cash received for premiums .....	On fire risks. \$507,685 31
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	88,696 31
Net amount of cash actually received for premiums .....	\$418,990 03
Interest and dividends received on bonds and stocks, and from all other sources .....	21,926 22
Aggregate cash receipts .....	\$440,916 25

## DISBURSEMENTS DURING THE YEAR.

Net amount paid on losses (of which \$47,788.07 belonged to prior years) ..	\$270,278 77
Paid or allowed during the year for commissions and brokerage .....	104,690 93
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....	33,317 35
Paid state, national and local taxes, in this and other states .....	5,049 73
All other disbursements, viz., miscellaneous .....	24,118 47
Aggregate cash disbursements .....	\$437,455 25

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892 .....	\$43,330,545	\$483,582 16
Written during the year .....	41,107,653	530,718 62
Total .....	\$84,447,198	\$1,014,310 78
Deduct expirations .....	87,798,255	457,705 94
In force at the end of the year .....	\$47,148,943	\$556,604 84
Deduct amount reinsured .....	188,438	3,949 00
Net amount in force December 31, 1893 .....	\$46,960,505	\$552,655 24

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1898 .....	One year or less .....	\$28,804,698	\$374,784 59	1-2	\$187,392 30
1892 .....	Two years .....	246,313	1,378 49	1-4	319 62
1898 .....	Three years .....	201,740	1,319 27	3-4	969 45
1891 .....	Four years .....	8,661,842	33,161 11	1-6	5,526 85
1892 .....	Five years .....	4,880,765	49,361 74	1-2	24,630 57
1898 .....	One year or less .....	4,864,191	51,541 40	5-6	42,951 17
1890 .....	Two years .....	123,616	136 89	1-3	16 96
1891 .....	Three years .....	82,795	420 09	3-8	157 83
1892 .....	Four years .....	76,312	860 22	5-8	225 14
1893 .....	Five years .....	110,583	1,980 87	7-8	1,733 26
1899 .....	One year or less .....	743,906	9,581 98	1-10	953 20
1890 .....	Two years .....	889,316	9,154 88	3-10	2,744 45
1891 .....	Three years .....	853,432	9,323 10	1-2	4,681 55
1892 .....	Four years .....	1,084,917	1,173 17	7-10	8,311 22
1893 .....	Five years .....	446,685	5,123 97	9-10	4,616 07
Totals .....		\$46,960,505	\$552,655 24		\$279,786 22

## GENERAL INTERROGATORIES.

Total amount of premiums received by the U. S. branch to date.....	\$4,146,224 00
Losses paid by the U. S. branch to date.....	2,506,661 96
Fire losses incurred during the year.....	271,375 27
Amount deposited in different states and countries for the security of all the company's policy holders.....	289,860 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	Fire risks.
Premiums received.....	\$1,116,370 00
Losses paid.....	14,098 69
Total losses incurred during the year in the State of Michigan.....	11,180 74
	10,694 94

## UNITED STATES BRANCH.

## UNION ASSURANCE SOCIETY.

LONDON, ENGLAND.

OFFICE U. S. BRANCH 54 WILLIAM STREET, NEW YORK.

HALL &amp; HENSHAW, U. S. Managers.

(Incorporated A. D. 1714; commenced business in United States, 1891.)

STEPHEN SOAMES, *Chairman.* CHARLES DARRELL, *Secretary.*

Attorney for Michigan, F. O. DAVENPORT, of Detroit.

## CAPITAL.

Deposit capital in New York required by the laws of Michigan.. \$200,000

## ASSETS.

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
United States, registered.....	\$300,000 00	\$337,500 00	
New York City.....	100,000 00	100,000 00	
Mass. sewerage loan.....	50,000 00	50,500 00	
Boston water.....	50,000 00	57,625 00	
Portland water.....	50,000 00	56,000 00	
Beech Creek R. R.....	25,000 00	26,750 00	
West Shore.....	25,000 00	25,375 00	
Totals (carried out at market value) .....	\$900,000 00	\$749,730 00	\$749,730 00

Cash in company's principal office, \$131.84; cash in bank, \$24,900.06 .....	25,031 90
Gross premiums in due course of collection .....	67,205 23

Aggregate amount of all the assets of the company ..... \$841,967 13

Deduct special deposits in other states ..... 168,500 00

Total admitted assets..... \$673,467 13

## LIABILITIES.

Amount of unpaid losses (of which \$9,050.00 are resisted).....	\$50,726 60
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$190,985 89
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	55,449 80
Amount of reserve on all outstanding risks.....	246,385 09
Commissions and brokerage.....	11,529 25
Return premiums.....	6,185 72
Reinsurance.....	313 11
Taxes and assessments.....	106 62
Aggregate.....	\$315,246 39
Deduct liabilities on special deposits.....	7,767 50
Net liabilities (except deposit capital).....	\$307,478 89
Surplus as regards policy holders.....	\$365,988 24
Deposit capital.....	200,000 00
Surplus over deposit capital.....	\$165,988 24

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums.....	\$550,784 17
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	105,384 81
Net amount of cash actually received for premiums.....	\$444,849 36
Interest and dividends received on bonds and stocks, and from all other sources.....	23,442 47
Aggregate cash receipts.....	\$468,291 83

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$314,578 87
Deduct amount actually received for salvages.....	9,522 07
Net amount paid on losses (of which \$37,905.09 belonged to prior years)...	\$205,051 80
Paid or allowed during the year for commissions and brokerage.....	127,135 01
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	3,457 41
Paid state, national and local taxes, in this and other states.....	10,707 55
All other disbursements, viz., miscellaneous.....	4,306 49
Aggregate cash disbursements.....	\$350,658 26

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$25,857,750	\$387,746 70
Written during the year.....	89,128,935	555,124 66
Total.....	\$84,986,685	\$896,921 36
Deduct expirations.....	29,728,584	419,474 11
In force at the end of the year.....	\$55,258,101	\$476,457 25
Deduct amount reinsured.....	734,234	12,018 13
Net amount in force December 31, 1893.....	\$54,523,867	\$464,439 12

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893	One year or less	\$27,015.190	\$381,871.79	1-2	\$190,985.89
1892		88,425	1,275.50	1-4	818.87
1893	Two years	298,093	2,561.06	3-4	1,920.79
1891		1,120,953	9,050.13	1-6	1,508.85
1892	Three years	1,686,788	17,273.90	1-2	8,636.95
1893		2,980,052	33,889.28	5-6	28,199.40
1891		26,000	215.33	3-8	80.74
1892	Four years	108,200	854.69	5-8	534.18
1893		188,175	1,628.54	7-8	1,424.97
1890		12,000	237.00	3-10	71.10
1891	Five years	44,050	690.28	1-2	345.19
1892		346,700	5,193.52	7-10	3,635.46
1893		659,246	9,748.00	9-10	8,773.20
Totals		\$34,523,867	\$464,489.12		\$246,385.09

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the U. S. branch of the company to date	\$907,881.88
Losses paid from organization, U. S. branch to date	\$46,975.72
Fire losses incurred during the year	217,307.08
Amount deposited in different states and countries for the security of all the company's policy holders	200,000.00

Amount deposited in various states and countries which, under the laws thereof is held exclusively for the protection of the policy holders therein:

Name states and countries.	Market value of deposit.	Liabilities.
Ohio	\$112,500.00	\$4,767.50
Oregon	56,000.00	3,000.00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken	\$236,240.00
Premiums received	4,808.15
Losses paid	225.93
Total losses incurred during the year in the State of Michigan	225.93

## UNITED STATES BRANCH.

## UNION MARINE INSURANCE COMPANY (LIMITED).

LIVERPOOL, ENGLAND.

OFFICE U. S. BRANCH, 51 WALL ST., NEW YORK CITY.

(Incorporated, 1863; commenced business in the United States, October 14, 1890.)

JAMES A. WHITLOCK, Attorney for the United States.

Attorney for Michigan, JAMES M. JONES, of Detroit.

## CAPITAL.

Deposit capital in New York required by the laws of Michigan.. \$200,000

## ASSETS.

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par value.	Market value.	
Eastern R. R. ....	\$68,445 35	\$77,334 42	
Boston & Lowell R. R. ....	14,000 00	14,500 00	
Boston & Albany R. R. ....	4,000 00	4,100 00	
Boston & Maine R. R. ....	6,000 00	6,000 00	
Old Colony R. R. ....	8,000 00	8,270 00	
City of New York water stock .....	200,000 00	200,000 00	
Totals (carried out at market value) .....	\$300,445 00	\$310,264 42	\$310,264 42

Cash in company's principal office, \$3,311.41; cash in bank, \$9,104.78.....	11,416 19
Interest due and accrued on stocks not included in "market value".....	1,500 00
Gross premiums in due course of collection.....	32,814 75
Bills receivable, <i>not matured</i> , taken for marine or inland risks.....	515 28
Due from other companies for reinsurance on losses already paid.....	1,680 48
Aggregate amount of all the available assets of the company .....	\$358,191 12

## LIABILITIES.

Amount of unpaid losses (of which \$3,000.00 are resisted) .....	\$30,097 57
Amount of reserve on all outstanding risks.....	29,125 94
Due and accrued for salaries, rent, advertising, or agency expenses.....	875 00
Commissions and brokerage.....	2,285 50
Reinsurance.....	12,858 87
Aggregate liabilities (except deposit capital) .....	\$75,242 88
Surplus as regards policy holders.....	\$282,948 24
Deposit capital.....	200,000 00
Surplus over deposit capital.....	\$82,948 24

## RECEIPTS DURING THE YEAR.

	On marine and inland risks.	
Gross amount of cash received for premiums .....	\$347,001 59	
Deduct amount paid for reinsurance and return premiums.....	75,545 08	
Net amount of cash actually received for premiums.....		\$271,456 56
Interest and dividends received on bonds and stocks, and from all other sources .....		12,021 72
Received from home office (carried inside).....	\$31,939 08	
Aggregate cash receipts.....		\$283,478 28

## DISBURSEMENTS DURING THE YEAR.

	On marine and inland risks.	
Gross amount actually paid for losses.....	\$209,597 76	
Deduct amount actually received for salvages, \$8,861.41; reinsurance, \$82,771.50.....	91,132 91	
Net amount paid on losses (of which \$34,511.22 belonged to prior years).....		\$118,464 85
Paid or allowed during the year for commissions and brokerage .....		36,034 84
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employ�es.....		3,500 00
Paid state, national and local taxes, in this and other states.....		5,694 97
All other disbursements, viz., miscellaneous .....		7,363 60
Remitted to home office (carried inside).....	\$155,366 73	
Aggregate cash disbursements.....		\$171,058 26

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Marine and inland risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1893.....	\$3,915,006	\$35,200 84
Written during the year .....	83,419,833	948,633 40
Total.....	\$87,334,838	\$383,834 24
Deduct expirations .....	83,751,138	\$58,448 06
In force at the end of the year.....	\$3,583,500	\$30,376 18
Deduct amount reinsured .....	259,787	4,364 16
Net amount in force December 31, 1893.....	\$3,323,713	\$26,112 02

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Marine and inland risks.</i>
Marine and inland risks taken.....	\$3,467,701 00
Premiums received .....	14,209 38
Losses paid .....	21,366 01

## UNITED STATES BRANCH.

## WESTERN ASSURANCE COMPANY.

TORONTO, CANADA.

HOME OFFICE, NO. 23 WELLINGTON ST. EAST, TORONTO.

(Incorporated August, 1851; commenced business August, 1851.)

A. M. SMITH, *President.*C. C. FOSTER, *Secretary.*J. J. KENNY, *Managing Director.*

Attorney for Michigan, JAMES A. JONES, of Detroit.

## CAPITAL.

Deposit capital in New York required by the laws of Michigan..... \$200,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens)..... \$50,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

		Par value.	Market value.
<b>BONDS—</b>			
United States.....	\$241,000 00	\$372,330 00	
Georgia State.....	25,000 00	26,635 00	
City of Richmond, Va.....	42,000 00	40,000 00	
City of London, Ont., debentures.....	40,000 00	40,000 00	
City of Toronto, Ont., debentures.....	60,000 00	60,000 00	
City of Montreal, Que., debentures.....	10,000 00	10,000 00	
City of Portland, Oregon, water.....	20,000 00	22,000 00	
City of Detroit, Mich., water.....	58,000 00	64,398 80	
<b>STOCKS—</b>			
Ohio State.....	100,000 00	100,000 00	
Dominion of Canada.....	251,350 00	262,660 75	
Canadian Bank of Commerce.....	40,000 00	54,400 00	
Imperial Loan & Investment Co.....	35,000 00	39,500 00	
Dominion Savings & Investment Co.....	15,000 00	13,300 00	
Canada Permanent Loan & Savings Co.....	3,500 00	6,510 00	
Freehold Loan & Savings Co.....	9,500 00	12,835 00	
Toronto Savings & Loan Co.....	23,500 00	25,000 00	
Central Canada Loan & Savings Co.....	20,000 00	24,000 00	
Totals (carried out at market value).....	\$977,850 00	\$1,064,049 55	\$1,064,049 55

Cash in company's principal office, \$32.41; cash in bank, \$207,277.57 .....	207,309 98
Gross premiums in due course of collection.....	277,575 14
Bills receivable, <i>not matured</i> , taken for fire, marine or inland risks.....	53,642 74

Aggregate amount of all the assets of the company .....	\$1,652,577 41
Deduct special deposits in other states.....	216,725 00
Total admitted assets.....	\$1,435,952 41

## LIABILITIES.

Amount of unpaid losses (of which \$18,304.69 are resisted).....	\$228,252 08
Reinsurance reserve at 50 per cent of premiums on fire risks running one year or less, from date of policy .....	\$480,789 49
Reinsurance reserve <i>pro rata</i> on fire risks running more than one year.....	\$49,538 02
Reinsurance reserve at 100 per cent on all unexpired marine and inland navigation risks.....	99,144 49
Amount of reserve on all outstanding risks.....	929,472 00
Commissions and brokerage.....	38,292 40
Aggregate.....	\$1,196,016 48
Deduct liabilities on special deposits.....	143,231 45
Net liabilities (except deposit capital) .....	\$1,052,785 03
Surplus as regards policy holders.....	\$388,167 88
Deposit capital.....	200,000 00
Surplus over deposit capital.....	\$188,167 88

## RECEIPTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount of cash received for premiums .....	\$2,014,720 81	\$479,807 78
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	567,240 59	110,084 42
	\$1,447,480 22	\$369,723 36
Net amount of cash actually received for premiums.....		\$1,817,253 58
Interest and dividends received on bonds and stocks, and from all other sources.....		39,120 28
Aggregate cash receipts.....		\$1,856,373 86



## DISBURSEMENTS DURING THE YEAR.

	On fire risks.	On marine and inland risks.
Gross amount actually paid for losses.....	\$1,129,861 01	\$376,811 41
Deduct amount actually received for salvages.....	123,663 22	52,863 99
	<u>\$1,001,198 79</u>	<u>\$323,947 42</u>
Net amount paid on losses (of which \$189,917.57 belonged to prior years).....		\$1,325,146 21
Paid or allowed during the year for commissions and brokerage.....		326,575 52
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....		32,900 00
Paid state, national and loan taxes, in this and other states.....		39,691 92
All other disbursements, viz., miscellaneous.....		163,336 16
Aggregate cash disbursements.....		<u>\$1,887,549 81</u>

## MISCELLANEOUS.

Risks and premiums.	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1892.....	\$113,072,594	\$1,501,475 40	\$5,870,558	\$130,370 47
Written during the year.....	152,506,737	2,012,818 61	76,637,722	510,923 26
Total.....	<u>\$265,581,331</u>	<u>\$3,514,294 01</u>	<u>\$62,508,275</u>	<u>\$641,293 73</u>
Deduct expirations.....	131,004,599	1,713,902 78	73,387,976	487,225 62
In force at the end of the year.....	<u>\$134,576,732</u>	<u>\$1,800,391 23</u>	<u>\$9,120,299</u>	<u>\$154,071 11</u>
Deduct amount reinsured.....	17,862,607	212,454 05	2,649,830	54,926 62
Net amount in force December 31, 1893.....	<u>\$116,714,125</u>	<u>\$1,587,937 18</u>	<u>\$6,470,469</u>	<u>\$99,144 49</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Amount of premiums unearned.
1893.....	One year or less.....	\$63,554,062	\$961,578 97	1-2	\$480,789 49
1891.....	Three years.....	8,491,643	113,778 65	1-6	18,968 11
1892.....		11,239,770	129,793 57	1-2	69,596 79
1893.....		15,157,912	176,774 88	5-6	147,312 40
1899.....	Five years.....	1,639,064	26,472 20	1-10	2,647 22
1890.....		1,975,927	27,910 98	2-10	8,873 80
1891.....		2,197,990	37,966 28	1-3	18,968 14
1892.....		3,436,746	49,544 68	7-10	84,751 28
1893.....		3,661,062	54,011 97	9-10	45,610 78
Totals.....		<u>\$116,714,125</u>	<u>\$1,587,937 18</u>		<u>\$590,827 51</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$17,392,297 91
Losses paid from organization to date.....	12,013,040 51
Dividends declared payable in stock from organization.....	None in U. S.
Loaned to stockholders not officers.....	None in U. S.
Losses incurred during the year, fire, \$1,018,460.72; marine and inland, \$851,441.00.....	1,369,901 72

Amount deposited in various states and countries which, under the laws thereof, is held *exclusively* for the protection of the policy holders therein:

Name states and countries.	Market value of deposit.	Liabilities.
Georgia.....	\$26,325 00	\$32,616 88
Ohio.....	100,000 00	72,136 51
Virginia.....	40,000 00	27,425 79
Oregon.....	50,000 00	11,052 27
Totals.....	<u>\$216,325 00</u>	<u>\$143,231 45</u>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	Fire risks.	Marine and inland risks.	Aggregate.
Fire, marine and inland risks taken.....	\$2,430,321 00	\$2,368,374 00	\$4,798,695 00
Premiums received.....	45,738 97	44,549 18	90,288 15
Losses paid.....	19,427 85	49,873 18	69,300 53
Total losses incurred during the year in the State of Michigan.....	<u>19,999 86</u>	<u>46,511 84</u>	<u>66,511 70</u>



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MUTUAL  
FIRE INSURANCE COMPANIES  
OF  
OTHER STATES.

SHOWING THEIR CONDITION DECEMBER 31, 1893.

## MUTUAL FIRE INSURANCE COMPANY.

NEW YORK.

Admitted under Act No. 36, Laws of 1883.

HOME OFFICE, 45, 47 AND 49 CEDAR ST., NEW YORK.

(Incorporated, February 1, 1869; commenced business, June 19, 1882.)

J. C. HATIE, *President*.J. W. DURBROW, *Secretary*.

Attorney for Michigan, THEO. H. HINCHMAN, of Detroit.

## CAPITAL.

Capital stock paid.....\$242,036.69

## ASSETS.

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS--	Par value.	Market value.
United States, registered.....	\$122,000 00	\$123,775 00
United States, registered.....	75,000 00	83,635 00
District of Columbia, registered.....	100,000 00	108,500 00
District of Columbia, registered.....	228,500 00	257,062 50
Albany & Susquehanna R. R.....	40,000 00	47,000 00
Chicago, Milwaukee & St. Paul R. R.....	25,000 00	29,000 00
Chicago, Milwaukee & St. Paul R. R.....	14,000 00	14,700 00
Chicago, Rock Island & Pacific R. R.....	35,000 00	31,500 00
Chicago, Rock Island & Pacific R. R.....	13,000 00	13,000 00
Chicago & Northwestern R. R.....	16,000 00	17,440 00
Rome, Watertown & Ogdensburg R. R.....	14,000 00	15,935 00
New York Elevated R. R.....	25,000 00	28,500 00
Delaware & Hudson Canal Co.....	35,000 00	47,775 00
Alabama Central R. R.....	25,000 00	25,750 00
Nashville, Chattanooga & St. Louis R. R.....	25,000 00	25,500 00
<b>STOCKS--</b>		
Mercantile National Bank.....	28,000 00	58,800 00
Mechanics' National Bank.....	12,850 00	25,622 50
Importers and Traders' National Bank.....	11,700 00	69,080 00
Citizens' National Bank.....	5,000 00	7,500 00
Columbia Bank.....	11,800 00	33,450 00
National Park Bank.....	1,500 00	4,350 00
States Trust Co.....	1,500 00	3,075 00
Fire Association of New York.....	2,750 00	1,250 00
Western Union Telegraph Co.....	30,000 00	25,200 00
Totals (carried out at market value) .....	\$388,600 00	\$1,106,330 00
Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$30,565.00.....		25,000 00
Cash in company's principal office, \$221.06; cash in bank, \$80,149.02.....		80,370 08
Interest due and accrued on stocks not included in "market value".....		595 00
Gross premiums in due course of collection.....		260,350 68
Aggregate amount of all the assets of the company .....		\$1,472,645 76
Deduct special deposits in other states .....		45,500 00
Total admitted assets.....		\$1,427,145 76

## LIABILITIES.

Amount of unpaid losses (of which \$16,706.86 are resisted).....	\$134,674 34
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$574,995 08
Amount of reserve on all outstanding risks.....	574,995 08
Due and to become due for borrowed money.....	98,000 00
Commissions and brokerage.....	8,964 76
Aggregate.....	\$816,634 18
Deduct liabilities on special deposits.....	22,738 11
Net liabilities (except capital).....	\$793,896 07
Surplus as regards policy holders.....	\$683,249 69
Capital stock.....	242,086 69
Surplus over capital.....	\$391,213 00

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums.....	\$1,387,519 69
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	386,420 27
Net amount of cash actually received for premiums.....	\$1,001,099 42
Interest and dividends received on bonds and stocks, and from all other sources.....	57,401 90
Aggregate cash receipts.....	\$1,058,501 32

## DISBURSEMENTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount actually paid for losses.....	\$908,578 44
Deduct amount actually received for salvages, \$21,640.30; reinsurance, \$27,496.11.....	49,136 41
Net amount paid on losses (of which \$152,972.86 belonged to prior years).....	\$854,442 03
Cash dividends actually paid.....	24,880 80
Interest paid to scrip holders.....	38,767 56
Paid or allowed during the year for commissions and brokerage.....	121,230 52
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	50,917 00
Paid state, national and local taxes, in this and other states.....	16,795 66
All other disbursements, viz., miscellaneous.....	84,027 28
Aggregate cash disbursements.....	\$1,191,060 85

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$69,108,273 05	\$328,220 95
Written or renewed during the year.....	125,379,848 98	1,470,058 08
Total.....	\$304,488,121 98	\$2,298,278 98
Deduct expirations.....	91,201,464 31	1,146,768 83
In force at the end of the year.....	\$113,286,657 67	\$1,151,510 15
Deduct amount reinsured in companies licensed in New York only.....	119,983 38	1,520 00
Net amount in force December 31, 1893.....	\$113,166,724 34	\$1,149,990 15

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less .....	\$113,166 72 34	\$1,149,990 15	1-2	\$574,995 06

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$7,465,414 53
Total amount of cash dividends declared since the company commenced business .....	692,549 84
Total amount of the company's stock owned by the directors at par value .....	99,565 49
Total amount loaned to officers and directors .....	25,000 00
Losses paid from organization to date .....	4,517,157 40
Fire losses incurred during the year .....	843,530 02
Amount deposited in different states and countries for the security of all the company's policy holders .....	40,000 00

Amount deposited in various states and countries which, under the law thereof, is held exclusively for the protection of the policy holders therein:

<i>Name states and countries.</i>	<i>Market value of deposit.</i>	<i>Liabilities.</i>
Virginia .....	\$17,062 50	\$12,772 09
Georgia .....	28,437 50	9,986 02
Totals .....	\$45,500 00	\$22,758 11

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

	<i>Fire risks.</i>
Fire risks taken .....	\$1,415,044 96
Premiums received .....	23,679 80
Losses paid .....	1,002 48
Total losses incurred during the year in the State of Michigan .....	26,003 45

## PROTECTION MUTUAL FIRE INSURANCE COMPANY.

(Admitted under Act 121, Laws 1888.)

ILLINOIS.

HOME OFFICE, CHICAGO, ILLINOIS.

(Incorporated August 31, 1887; commenced business September 1, 1887.)

GEORGE W. POWELL, *President.*

F. L. BELLOWS, *Secretary.*

Attorney for Michigan JOHN WIDDIOOMB, of Grand Rapids.

## ASSETS.

Loans on bond and mortgage of real estate (first liens) .....	\$35,300 00
Interest due \$195 and accrued, \$521.81 on said mortgage loans; total .....	716 81

Value of lands mortgaged.....	\$54,100 00
Buildings (insured for \$42,000).....	56,000 00
Total value of mortgaged premises.....	<u>\$110,100 00</u>

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$2,400.00.....	\$800 00
Cash in company's principal office, \$132.49; cash in bank, \$10,632.21.....	10,764 70
Interest due and accrued on collateral loans.....	26 00
Gross premiums in due course of collection.....	3,043 21
Due from other companies for reinsurance on losses already paid.....	762 50
Aggregate amount of all the available assets of the company.....	<u>\$51,413 22</u>

## LIABILITIES.

Amount of unpaid losses.....	\$11,453 49
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	<u>\$30,586 96</u>
Amount of reserve on all outstanding risks.....	30,586 96
Due and accrued for salaries, rent, advertising, or agency expenses.....	4 54
Aggregate liabilities.....	<u>\$42,044 90</u>

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>
Gross amount of cash received for premiums.....	\$87,307 24
Deduct amount paid for reinsurance for rebate, abatement and return premiums.....	<u>6,236 42</u>
Net amount of cash actually received for premiums.....	\$61,570 82
Interest and dividends received on bonds and stocks, and from all other sources.....	2,428 10
Receipts from all other sources, viz., miscellaneous.....	387 50
Aggregate cash receipts.....	<u>\$64,386 42</u>

## DISBURSEMENTS DURING THE YEAR.

Net amount paid on losses (of which \$1,477.87 belonged to prior years).....	\$27,742 76
Cash dividends actually paid.....	24,944 75
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	7,956 79
Paid state, national and local taxes, in this and other states.....	355 44
All other disbursements, viz., miscellaneous.....	4,741 81
Aggregate cash disbursements.....	<u>\$65,741 55</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$4,314,425	\$52,062 00
Written during the year.....	5,589,569	65,551 79
Total.....	<u>\$9,904,014</u>	<u>\$120,613 79</u>
Deduct expirations.....	5,120,301	59,439 88
Net amount in force December 31, 1893.....	<u>\$4,783,713</u>	<u>\$61,173 91</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year written.</i>	<i>Term.</i>	<i>Amount covered.</i>	<i>Gross premiums charged.</i>	<i>Fraction unearned.</i>	<i>Amount of premiums unearned.</i>
1893.....	One year or less.....	<u>\$4,788,718</u>	<u>\$61,173 91</u>	<u>¼</u>	<u>\$20,586 98</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$317,320
Total amount of cash dividends declared since the company commenced business .....	74,148
Losses paid from organization to date.....	74,398
Losses incurred during the year, fire.....	<u>37,718</u>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	<i>Fire risks.</i>
Premiums received.....	\$449,265 00
Losses paid.....	3,180 11
Total losses incurred during the year in the State of Michigan .....	<u>87 55</u>



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**ABSTRACTS**

**OF**

**APPLICATION STATEMENTS.**

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**COMPANIES ADMITTED SINCE JANUARY 1, 1894.**

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APPLICATION STATEMENT.  
TEUTONIA INSURANCE COMPANY.  
NEW ORLEANS, LOUISIANA.

Made to the Commissioner of Insurance of the State of Michigan, showing its condition on the 31st day of December, A. D. 1894.

Authorized in Michigan February 28, 1894.

(Organized April 12, 1871; commenced business June 1, 1871.)

ALBERT P. VOLL, *President*.

GEORGE MEYER, *Secretary pro tem*.

Attorney for Michigan, B. WHITAKER, Detroit.

CAPITAL.

Whole amount of capital paid up in cash ..... \$250,000

ASSETS.

Value of real estate owned by the company .....	\$40,562 50
Loans on bond and mortgage (first liens) .....	26,250 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Market value.
United States registered .....	\$28,625 00
Louisiana State .....	126,750 00
Canal Claiborne Street R'y .....	11,016 00
New Orleans City consolidated ..	63,287 50
New Orleans City 4% .....	62,620 00
<b>STOCKS—</b>	
Mechanics' & Traders' Ins. Co. ....	475 00
Provident Savings & Trust Deposit Co. ....	875 00
<b>Totals (carried out at market value) .....</b>	<b>293,648 50</b>
Loans on approved collaterals .....	5,000 00
Cash in company's office, \$231.78; cash in banks, \$68,228.28 .....	68,460 06
Gross premiums not more than three months due .....	59,514 64
<b>Total admitted assets .....</b>	<b>\$493,435 70</b>

Items not admitted.

Deposit in Switzerland .....	\$1,274 78
Office furniture .....	1,000 00

LIABILITIES.

Net amount of unpaid losses .....	\$34,460 00
Reinsurance reserve on all unexpired risks .....	122,145 39
Cash dividends to stockholders remaining unpaid .....	475 00
Commissions and brokerage, \$1,827.03; return premiums, \$2,169.43 .....	3,996 46
<b>Total liabilities (except capital) .....</b>	<b>\$161,076 85</b>

Surplus as regards policy holders .....	\$82,358 85
Capital stock .....	250,000 00
<b>Surplus over capital .....</b>	<b>\$82,358 85</b>

## APPLICATION STATEMENT.

## FIREMEN'S INSURANCE COMPANY.

BALTIMORE, MARYLAND.

Made to the Commissioner of Insurance of the State of Michigan, showing its condition on the 31st day of December, A. D. 1893.

(Organized December, 1825; commenced business August 2, 1826.)

Authorized in Michigan March 14, 1894.

F. E. S. WOLFE, President.

HARRY L. RIAL, Secretary.

Attorney for Michigan, ROBERT H. BROWN, of Detroit.

## CAPITAL.

Whole amount of capital paid up in cash..... \$378,000

## ASSETS.

Value of real estate owned by the company..... \$146,875 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Market value.
State of Virginia.....	\$11,520 00
State of Virginia, deferred.....	2,158 80
State of Tennessee.....	25,010 00
Georgia & Pacific R. R.....	4,500 00
Western North Carolina R. R.....	4,500 00
Pittsburgh & Connellsville R. R.....	5,550 00
Chesapeake Gas Co.....	10,700 00
Ohio & Mississippi R. R., Springfield Div.....	5,850 00
Columbus & Cincinnati Midland R. R.....	4,700 00
Columbia & Greenville R. R.....	9,000 00
Northern Central R. R.....	5,850 00
Georgia, Carolina & Northern R. R.....	9,000 00
Frederick County, Maryland.....	20,000 00
Sioux City Terminal R. R. & Warehouse Co.....	10,000 00
<b>STOCKS—</b>	
Commercial & Farmers National Bank.....	35,625 00
National Farmers & Planters' Bank.....	9,600 00
Merchants National Bank.....	8,525 00
National Bank of Baltimore.....	19,404 00
National Mechanics Bank.....	12,120 00
National Farmers & Merchants' Bank.....	3,100 00
People's Bank.....	990 00
Equitable National Bank.....	880 00
National Marine Bank.....	4,480 00
Baltimore City Passenger Ry.....	15,000 00
Baltimore City Passenger Subscription.....	3,000 00
George's Creek Coal & Iron Co.....	5,400 00
German Fire Insurance Co.....	4,403 00
Baltimore Fire Insurance Co.....	1,100 00
Howard Fire Insurance Co.....	1,300 00
Associated Firemen's Insurance Co.....	650 00
<b>LOANS—</b>	
Baltimore City, Harford Run sewer.....	49,248 00
Baltimore City, Western Maryland.....	21,706 00
Baltimore City, Harford Run.....	28,886 00
Baltimore City, water.....	12,444 00
Baltimore City, park improvement.....	26,794 00

Totals (carried out at market value).....

346,033 00

Cash in banks, \$22,175.09; in company's office, \$14,757.56 .....	\$36,932 65
Interest due and accrued on bonds and stocks not included in "market value" .....	5,909 42
Gross premiums not more than three months due .....	7,292 00
Rents due and accrued .....	1,261 46
Total admitted assets .....	<u>\$594,304 13</u>

*Items not admitted.*

Furniture and equipment .....	\$3,932 52
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## LIABILITIES.

Net amount of unpaid losses .....	\$13,803 87
Reinsurance reserve on all unexpired risks .....	97,690 76
Cash dividends to stockholders remaining unpaid .....	1,562 76
Reclaimable by insured on perpetual policies .....	1,773 47
Due and accrued for salaries, rents, advertising, etc. ....	249 78
Commissions and brokerage, \$1,458.41; taxes, \$639.75 .....	2,098 16

Total liabilities (except capital stock) .....	<u>\$117,178 80</u>
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Surplus as regards policy holders .....	\$177,125 83
Capital stock .....	378,000 00
Surplus over capital .....	<u>\$59,125 33</u>

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**MUTUAL FIRE INSURANCE COMPANIES**  
**OF MICHIGAN.**

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**ABSTRACTS**

**COMPILED FROM ANNUAL STATEMENTS ON FILE IN THE  
DEPARTMENT, SHOWING THEIR CONDITION ON  
THE 31st DAY OF DECEMBER, 1893.**

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## CITIZENS' MUTUAL FIRE INSURANCE COMPANY.

OF MARSHALL.

(File No. 50.)

(Incorporated June 5, 1880.)

Doing business in the county of Calhoun.

WM. RADFORD, *President.*W. D. STONE, *Secretary.*

P. O. address of Secretary, Marshall.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892	1,332
Number of increase, 1890; decrease, 1891; net decrease during the year	66
Number of members December 31, 1893	1,794

## RISKS.

Amount in force December 31, 1892	\$2,908,840
Amount added during the year	174,905
Total	\$3,078,145
Amount withdrawn or canceled during the year	352,496
Amount in force December 31, 1893	\$2,725,650

## RESOURCES.

Cash on hand	\$25 49
Assessments of past year uncollected	378 74
Assessments of prior years uncollected (carried inside)	\$128 50
Nature and amount of all other resources, claim on National City Bank, Marshall	9 07
Total available resources	\$488 30

## LIABILITIES.

For losses due and payable	\$286 55
For losses not matured	1,789 20
Nature and amount of all other claims, amount due officers and directors for services, 1893	467 35
Total liabilities	\$2,543 10

## RECEIPTS.

Cash collected on assessments levied during the year	\$7,137 76
Cash collected on assessments levied in prior years	289 85
Cash from membership or policy fees	169 34
Total receipts	\$7,597 95
Add cash balance at close of preceding year	12 49
Total receipts and income	\$7,590 35

## DISBURSEMENTS.

Losses paid during the year (of which \$405.31 occurred in prior years) .....	\$6,436 '22
Salaries and fees paid to officers and directors (schedule A) .....	504 09
Fees retained (or remitted to assured) by agents or collectors .....	140 55
All other disbursements (schedule B) .....	398 00
Paid auditors .....	6 00
Total disbursements during the year .....	<u>\$7,484 86</u>

## MISCELLANEOUS.

Number of assessments made during the year .....	One
Amount of assessments made during the year .....	\$7,518 55
Rate per cent of assessment on property insured .....	.0028
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Assess once a year.	

## CITIZENS' MUTUAL FIRE INSURANCE COMPANY.

OF PULASKI, JACKSON COUNTY.

(File No. 66.)

(Incorporated September 30, 1886.)

Doing business in the counties of Jackson, Hillsdale and Calhoun.

J. BIGELOW, *President.*W. C. WETMORE, *Secretary.*

P. O. address of Secretary. Concord.

(Statement of condition, December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	473
Number of increase, 52; decrease, 19; net increase during the year .....	33
Number of members December 31, 1893 .....	<u>506</u>

## RISKS.

Amount in force December 31, 1892 .....	\$720,195
Amount added during the year .....	67,065
Total .....	\$787,250
Amount withdrawn or canceled during the year .....	43,065
Amount in force December 31, 1893 .....	<u>\$744,185</u>

## RESOURCES.

Cash on hand .....	\$420 55
Assessments of past year uncollected .....	81 47
Assessments of prior years uncollected (carried inside) .....	\$92 51
Total available resources .....	<u>\$592 02</u>

## RECEIPTS.

Cash surplus received during the year .....	\$26 64	
Cash collected on assessments levied during the year .....		3622 43
Cash collected on assessments levied in prior years .....		172 20
Cash from policy fees .....		20 00
Cash from increased or decreased insurance .....		24 79
Cash income from all other sources, viz., borrowed money .....		100 00
Total receipts .....		3968 42
Add cash balance at close of preceding year .....		652 54
Total receipts and income .....		\$1,621 25

## DISBURSEMENTS.

Losses paid during the year (of which \$887.80 occurred in prior years) .....	\$1,028 60
Salaries and fees paid to officers and directors (schedule A) .....	31 25
Fees retained by agents or collectors .....	27 73
All other disbursements (schedule B) .....	17 50
Borrowed money, \$100.00; interest, 60c .....	100 60
Total disbursements during the year .....	\$1,205 70

## MISCELLANEOUS.

Number of assessments made during the year .....	One
Amount of Assessments made during the year .....	\$718 90
Rate per cent of assessment on property insured .....	.001
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No particular amt.	

## CITIZENS' MUTUAL FIRE INSURANCE COMPANY.

## OF JACKSON.

(File No. 91.)

(Incorporated March 15, 1893.)

Doing business in the counties of Jackson, Hillsdale and Washtenaw.

AUSTIN BLAIR, *President.*GEORGE S. WILSON, *Secretary.*

P. O. address of Secretary, Jackson.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of increase, 406; decrease, 6; net membership .....	399
Number of members December 31, 1893 .....	399

## RISKS.

Amount in force December 31, 1892 .....	None
Amount added during the year .....	\$287,945
Total .....	\$287,945
Amount withdrawn or canceled during the year .....	6,660
Amount in force December 31, 1893 .....	\$281,185



## RESOURCES.

Whole amount of premium or deposit notes belonging to the company .....	\$5,723 55
Reduction of above by assessments .....	1,183 43
Unassessed portion of said notes belonging to company .....	\$4,540 12
Cash on hand .....	489 35
Assessments of last year uncollected .....	161 43
Total available resources .....	\$5,190 90

## LIABILITIES.

Due secretary for cash expenditures .....	\$56 25
Total liabilities .....	\$56 25

## RECEIPTS.

Premium or deposit notes taken during the year .....	\$5,723 55
Cash premiums received during the year .....	\$1,022 00
Cash from membership or policy fees .....	354 00
Total receipts and income .....	\$1,376 00

## DISBURSEMENTS.

Losses paid during the year .....	\$6 07
Fees retained (or remitted to assured) by agents or collectors .....	453 05
Assessments charged off as uncollectible (carried inside) .....	\$15 80
All other disbursements (schedule B) .....	427 54
Total disbursements during the year .....	\$386 65

## MISCELLANEOUS.

Number of assessments made during the year .....	None
Rate per cent of assessment on premium notes .....	20 per cent.

## CITIZENS' MUTUAL FIRE INSURANCE COMPANY.

## OF KALAMAZOO.

(File No. 32.)

(Incorporated February 3, 1874.)

Doing business in the counties of Kalamazoo, Barry and Van Buren.

E. O. HUMPHREY, *President*.GEO. E. CURTISS, *Secretary*.

P. O. address of Secretary, Kalamazoo.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	1,081
Number of increase, 78; decrease, 97; net decrease during the year .....	34
Number of members December 31, 1893 .....	1,007

## RISKS.

Amount in force December 31, 1897.....	\$1,257,632	
Amount added during the year.....	144,530	
Total.....		\$1,502,162
Amount withdrawn or canceled during the year.....		159,970
Amount in force December 31, 1898.....		<u>\$1,342,192</u>

## RESOURCES.

Cash on hand.....	\$1,263 34
Total available resources.....	<u>\$1,263 34</u>

## RECEIPTS.

Cash collected on assessments levied during the year.....	\$2,541 42
Cash from membership or policy fees.....	144 00
Cash from increased or decreased insurance.....	228 62
Cash income from all other sources, interest and rent.....	205 46
Total receipts.....	<u>\$3,117 50</u>
Add cash balance at close of preceding year.....	3,519 85
Total receipts and income.....	<u>\$6,637 35</u>

## DISBURSEMENTS.

Losses paid during the year.....	\$4,446 91
Salaries and fees paid to officers and directors (schedule A).....	968 00
All other disbursements (schedule B).....	241 10
Total disbursements during the year.....	<u>\$5,674 01</u>

## MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$2,541 42
Rate per cent of assessment on property insured.....	.602
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No particular amt.	

## CITIZENS' MUTUAL FIRE INSURANCE COMPANY.

OF GRAND RAPIDS.

(File No. 35.)

(Incorporated June 3, 1874.)

Doing business in the counties of Kent, Allegan and Ottawa.

CHARLES D. STEBBINS, *President.*NATHANIEL RICE, *Secretary.*

P. O. address of Secretary, Grand Rapids.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892	4,381
Number of increase, 290; decrease, 153; net increase during the year	132
Number of members December 31, 1893	4,513

## RISKS.

Amount in force December 31, 1892	\$6,780,756
Amount added during the year	308,731
Total	\$7,174,487
Amount withdrawn or canceled during the year	206,454
Amount in force December 31, 1893	\$6,968,033

## RESOURCES.

Cash on hand	\$748 09
Assessments of past year uncollected	815 13
Assessments of prior years uncollected (carried inside)	\$392 55
Nature and amount of all other resources, viz.: { Postage on hand	14 15
{ Office furniture	500 00
{ Amount advanced to pay losses	4,110 64
Total available resources	\$6,188 01

## LIABILITIES.

For losses not matured	\$1,906 85
Due or to become due for borrowed money	8,900 00
Total liabilities	\$10,296 85

## RECEIPTS.

Directors notes made and paid during the year	\$15,750 00
Cash premiums received during the year	\$785 43
Cash collected on assessments levied during the year	10,744 85
Cash collected on assessments levied in prior years	1,123 34
Cash from membership or policy fees	763 50
Cash from increased or decreased insurance cancellations	84 96
Collected balance due from receivers of 1892	33 97
Cash income from all other sources	31 92
Total receipts	\$13,565 46
Add cash balance at close preceding year	619 80
Total receipts and income	\$14,185 26

## DISBURSEMENTS.

Losses paid during the year .....	\$9,300 77
Salaries and fees paid to officers and directors (schedule A) .....	1,258 40
Fees retained (or remitted to assured) by agents or collectors .....	948 41
Assessments charged off as uncollectible (carried inside) .....	\$291 48
All other disbursements (schedule B) .....	1,984 59
Total disbursements during the year .....	<u>\$13,437 17</u>

## MISCELLANEOUS.

Number of assessments made during the year .....	One
Amount of assessments made during the year (estimated) .....	\$12,000 00
Rate per cent of assessments on property insured .....	.002
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Make but one assessment during the year.	

## CITIZENS' MUTUAL FIRE INSURANCE COMPANY.

OF HOLLY, MICHIGAN.

(File No. 33.)

(Incorporated April 28, 1874.)

Doing business in the counties of Oakland, Genesee and Shiawassee.

D. H. STONE, *President.*JOHN M. BAIRD, *Secretary.*

P. O. address of Secretary, Holly, Michigan.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1893 .....	3,142
Number of increase, 872; decrease, 517; net increase during the year .....	355
Number of members December 31, 1893 .....	<u>3,497</u>

## RISKS.

Amount in force December 31, 1893 .....	\$3,240,234
Amount added during the year .....	870,299
Total .....	<u>\$4,110,533</u>
Amount withdrawn or canceled during the year .....	549,182
Amount in force December 31, 1893 .....	<u>\$3,561,401</u>

## RESOURCES.

Whole amount of premium or cash belonging to depositors .....	\$2,727 05
Reduction of above by assessments .....	738 28
Unassessed portion of cash belonging to depositors .....	<u>\$1,988 79</u>
Cash on hand .....	\$182 05
Assessments of past year uncollected .....	7,722 00
Assessments of prior years uncollected (carried inside) .....	\$121 08
Nature and amount of all other resources, safe and office supplies .....	300 00
Total available resources .....	<u>\$8,104 05</u>

## LIABILITIES.

For losses not matured .....	\$480 00
Due or to become due for borrowed money .....	6,467 60
Nature and amount of all other claims: amounts credited, \$899.41; making assessment roll, \$75.00; collecting assessments, \$349.99 .....	824 40
<b>Total liabilities</b> .....	<b>\$7,732 00</b>

## RECEIPTS.

Premiums or deposit cash taken during the year .....	\$1,217 65
Cash collected on assessments levied in prior years, roll No. 14 .....	\$6,357 11
Cash from membership or policy fees and increased and decreased insurance .....	2,444 67
Cash income from all other sources: received from company orders .....	5,803 06
<b>Total receipts</b> .....	<b>\$14,604 84</b>
Add cash balance at close preceding year .....	25 78
<b>Total receipts and income</b> .....	<b>\$14,630 57</b>

## DISBURSEMENTS.

Losses paid during the year (of which \$162.50 occurred in prior years) .....	\$5,706 60
Salaries and fees paid to officers and directors (schedule A) .....	296 60
Fees retained (or remitted to assured) by agents or collectors .....	2,763 53
Company orders paid .....	5,196 60
All other disbursements (schedule B) .....	486 21
<b>Total disbursements during the year</b> .....	<b>\$14,447 91</b>

## MISCELLANEOUS.

Number of assessments made during the year .....	One
Amount of assessments made during the year .....	\$7,732 00
Rate per cent of assessment on property insured .....	.00214
Amount of losses or expenses allowed to accumulate before an assessment is ordered: One year's.	

## CONCORDIA MUTUAL INSURANCE COMPANY.

## OF FRANKENLUST.

(File No. 67.)

(Incorporated April 14, 1886.)

Doing business in the counties of Bay and Saginaw.

JOHN MEYER, *President*.JOHN G. WEGGEL, *Secretary*.

P. O. address of Secretary, Salsburg.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS,

Number of members December 31, 1892 .....	784
Number of increase, 136; decrease 29; net increase during the year .....	87
<b>Number of members December 31, 1893</b> .....	<b>871</b>

## RISKS.

Amount in force December 31, 1892 .....	\$853,171	
Amount added during the year .....	145,518	
Total .....		\$998,684
Amount withdrawn or canceled during the year .....		57,978
Amount in force December 31, 1893 .....		<u>\$940,706</u>

## RESOURCES.

Cash on hand .....	\$106 40
Assessments of past year uncollected .....	1,137 16
Total available resources .....	<u>\$1,243 56</u>

## LIABILITIES.

For losses due and payable .....	\$952 85
Total liabilities .....	<u>\$952 85</u>

## RECEIPTS.

Collected on assessments levied during the year .....	\$2,646 01
Cash for membership or policy fees .....	279 27
Cash income from fines .....	95
Total receipts .....	<u>\$2,925 28</u>
Add cash balance at close of preceding year .....	112 78
Total receipts and income .....	<u>\$3,038 01</u>

## DISBURSEMENTS.

Losses paid during the year (of which \$1,125.07 occurred in prior years) .....	\$2,286 91
Salaries and fees paid to officers and directors (schedule A) .....	505 74
Assessments charged off as uncollectible (carried inside) .....	\$20 49
All other disbursements (schedule B) .....	109 47
Total disbursements during the year .....	<u>\$2,912 12</u>

## MISCELLANEOUS.

Number of assessments made during the year .....	Three
Amount of assessments made during the year .....	\$3,759 17
Rate per cent of assessment on property insured .....	.084
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No stated amount.	

# EASTERN JACKSON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF GRASS LAKE.

(File No. 42.)

(Incorporated March 15, 1878.)

Doing business in the counties of Jackson and Washtenaw.

PORTER A. CADY, *President.*

JEROME B. CADWELL, *Secretary.*

P. O. address of Secretary, Grass Lake, Mich.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892.....	390
Number of increase, 47; decrease, 21; net increase during the year.....	28
Number of members December 31, 1893.....	<u>418</u>

## RISKS.

Amount in force December 31, 1892.....	\$723,152
Amount added during the year.....	76,930
Total.....	\$800,082
Amount withdrawn or canceled during the year.....	86,875
Amount in force December 31, 1893.....	<u>\$763,707</u>

## RESOURCES.

Cash on hand.....	\$79 89
Assessments of past year uncollected.....	24 20
Assessments of prior years uncollected (carried inside).....	96 80
Nature and amount of all other resources, two notes.....	12 70
Total available resources.....	<u>\$104 09</u>

## RECEIPTS.

Cash from membership or policy fees and from increased or decreased insurance.....	\$87 80
Total receipts.....	\$87 80
Add cash balance at close preceding year.....	48 42
Total receipts and income.....	<u>\$136 22</u>

## DISBURSEMENTS.

Losses paid during the year (of which \$10.00 occurred in prior years).....	\$24 50
Salaries and fees paid to officers and directors (schedule A).....	52 45
All other disbursements (schedule B).....	8 88
Total disbursements during the year.....	<u>\$85 83</u>

## MISCELLANEOUS.

Number of assessments made during the year.....	None.
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No certain am't.	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF HARRISVILLE.

(File No. 85.)

(Incorporated June 15, 1891.)

Doing business in the counties of Alcona, Alpena and Montmorency.

JOHN WOOD, *President.*GEO. E. GILLAM, *Secretary.*

P. O. address of Secretary, Harrisville.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	144
Number of increase, 15; decrease, 2; net increase during the year .....	18
Number of members December 31, 1893 .....	157

## RISKS.

Amount in force December 31, 1892 .....	\$180,935
Amount added during the year .....	12,100
Total .....	\$193,035
Amount withdrawn or canceled during the year .....	500
Amount in force December 31, 1893 .....	\$192,535

## RESOURCES.

Cash on hand .....	\$17 11
Assessments of past year uncollected .....	182 28
Assessments of prior years uncollected (carried inside) .....	\$593 00
Total available resources .....	\$149 49

## LIABILITIES.

Nature and amount of all other claims, viz., printed supplies and advertising .....	\$14 20
Total liabilities .....	\$14 20

## RECEIPTS.

Cash collected on assessments levied during the year .....	\$53 82
Cash collected on assessments levied in prior years .....	7 00
Cash from membership or policy fees .....	20 80
Cash from increased or decreased insurance .....	3 80
Total receipts .....	\$85 42
Add cash balance at close of preceding year .....	70 64
Total receipts and income .....	\$156 06



## DISBURSEMENTS.

Salaries and fees paid to officers and directors.....	\$100 00
Fees retained (or remitted to assured) by agents or collectors.....	22 50
All other disbursements (schedule B).....	25 85
Total disbursements during the year.....	<u>\$148 85</u>

## MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$186 10
Rate per cent of assessment on property insured.....	One mill
Amount reassessed to cover deficiencies of former assessments.....	Nothing

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

## OF ALLEGAN.

(File No. 26.)

(Incorporated May 25, 1870.)

Doing business in the counties of Allegan and Ottawa.

W. F. HARDEN, *President*.GORDON L. HICKS, *Secretary*.

P. O. address of Secretary, Allegan.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1893.....	3,026
Number of increase, 250; decrease, 168; net increase during the year.....	82
Number of members December 31, 1893.....	<u>3,108</u>

## RISKS.

Amount in force December 31, 1893.....	\$4,628,066
Amount added during the year.....	\$58,860
Total.....	<u>\$4,986,446</u>
Amount withdrawn or canceled during the year.....	240,970
Amount in force December 31, 1893.....	<u>\$4,755,476</u>

## RESOURCES.

Cash on hand.....	\$327 21
Assessments of past year uncollected.....	500 00
Total available resources.....	<u>\$787 21</u>

## LIABILITIES.

For losses not matured.....	\$3,123 83
Due or to become due for borrowed money.....	900 00
Total liabilities.....	<u>\$4,023 83</u>

## RECEIPTS.

Cash premiums received during the year.....	\$714 72
Cash collected on assessments levied during the year.....	6,908 08
Cash collected on assessments levied in prior years.....	778 95
Cash from membership or policy fees.....	310 77
Cash income from all other sources.....	6,972 20
Total receipts.....	\$15,684 72
Add cash balance at close of preceding year.....	985 85
Total receipts and income.....	\$16,670 57

## DISBURSEMENTS.

Losses paid during the year (of which \$1,263.26 occurred in prior years).....	\$5,501 45
Salaries and fees paid to officers and directors (schedule A).....	1,009 33
Fees retained (or remitted to assured) by agents or collectors.....	777 42
All other disbursements (schedule B).....	8,772 17
Total disbursements during the year.....	\$16,060 35

## MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$7,408 00
Rate per cent of assessment on property insured.....	.001%
Amount of losses or expenses allowed to accumulate before an assessment is ordered:	No stated amount.

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF HASTINGS AND CHARLOTTE.

(File No. 22.)

(Incorporated October 2, 1863, reincorporated October 2, 1893.)

Doing business in the counties of Barry and Eaton.

S. W. MAPE3, *President.*D. W. ROGERS, *Secretary.*

P. O. address of Secretary, Hastings.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892.....	5,490
Number of increase, 547; decrease, 295; net increase during the year.....	252
Number of members December 31, 1893.....	5,742

## RISKS.

Amount in force December 31, 1892.....	\$7,598,378
Amount added during the year.....	827,031
Total.....	\$8,425,409
Amount withdrawn or canceled during the year.....	230,897
Amount in force December 31, 1893.....	\$8,194,512

## RESOURCES.

Cash on hand .....	\$348 80
Assessments of past year uncollected .....	16,840 43
Assessments of prior years uncollected (carried inside) .....	\$230 98
Nature and amount of all other resources, viz., due from agents .....	158 02
Total available resources .....	<u>\$17,440 05</u>

## LIABILITIES.

For losses due and payable .....	\$1,486 55
For losses not matured .....	2,559 70
Due or to become due for borrowed money .....	12,698 18
Nature and amount of all other claims, viz.: { Due officers (estimated) .....	500 00
{ Interest accrued .....	494 25
Total liabilities .....	<u>\$18,033 68</u>

## RECEIPTS.

Cash premiums received during the year .....	\$242 62
Cash collected on assessments levied during the year .....	2,082 28
Cash collected on assessments levied in prior years .....	15,156 21
Cash from membership or policy fees .....	820 50
Cash from increased or decreased insurance .....	827 08
Cash income from all other sources, viz., loans to pay losses .....	12,748 18
Total receipts .....	<u>\$31,871 92</u>
Add cash balance at close of preceding year .....	1,376 10
Total receipts and income .....	<u>\$33,248 02</u>

## DISBURSEMENTS.

Losses paid during the year (of which \$2,241.74 occurred in prior years) .....	\$16,581 25
Salaries and fees paid officers and directors (schedule A) .....	864 59
All other disbursements (schedule B), paid loan, \$12,593.10, etc. ....	15,505 58
Total disbursements during the year .....	<u>\$32,951 42</u>

## MISCELLANEOUS.

Number of assessments made during the year .....	One
Amount of assessments made during the year .....	\$19,022 81
Rate per cent of assessment on property insured .....	.0025
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Assess October 1 each year.	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF BUCHANAN.

(File No. 3.)

(Incorporated January 4, 1890; reincorporated May 1, 1890.)

Doing business in the counties of Berrien, Cass and Van Buren.

WILLIAM R. ROUGH, *President.*FREEMAN FRANKLIN, *Secretary.*

P. O. address of Secretary, Buchanan.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892.....	1,050
Number of increase, 1,029; decrease, 552; net increase during the year.....	477
Number of members December 31, 1893.....	2,526

## RISKS.

Amount in force December 31, 1892.....	\$2,850,958
Amount added during the year.....	1,255,500
Total.....	\$5,145,458
Amount withdrawn or canceled during the year.....	745,561
Amount in force December 31, 1893.....	\$4,399,897

## RESOURCES.

Assessments of past year uncollected.....	\$687 54
Total available resources.....	\$687 54

## LIABILITIES.

For losses due and payable.....	\$516 00
Due or to become due for borrowed money.....	7,800 00
Nature and amount of all other claims, over draft.....	286 10
Total liabilities.....	\$8,602 10

## RECEIPTS.

Borrowed money.....	\$11,500 00
Cash collected on assessments levied during the year.....	11,386 34
Cash collected on assessments levied in prior years.....	226 46
Cash from membership or policy fees.....	257 25
Cash from increased or decreased insurance.....	65 25
Cash income from all other sources, viz.:	
Transferred policies.....	10 25
Surrendered policies.....	67 46
Discounts.....	31 92
Overdraft.....	256 10
Total receipts.....	\$34,252 08
Add cash balance at close of preceding year.....	629 46
Total receipts and income.....	\$34,911 49

## DISBURSEMENTS.

Losses paid during the year (of which \$5,108.54 occurred in prior years).....	\$14,517 92
Salaries and fees paid to officers and directors (schedule A).....	921 13
Borrowed money.....	8,400 00
Assessments charged off as uncollectible (carried inside).....	\$112 16
All other disbursements (schedule B).....	773 44
Total disbursements during the year.....	<u>\$24,911 49</u>

## MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$12,508 88
Rate per cent of assessment on property insured.....	3¼ mills.
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Losses of one year.....	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

## OF COLDWATER.

(File No. 12.)

(Incorporated February 26, 1888; reincorporated January 20, 1893.)

Doing business in the county of Branch.

GEORGE W. VAN AKEN, *President.*J. C. PIERCE, *Secretary.*

P. O. address of Secretary, Coldwater.

(Statement of condition, December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892.....	2,743
Number of increase, 212; decrease, 125; net increase during the year.....	87
Number of members December 31, 1893.....	<u>2,830</u>

## RISKS.

Amount in force December 31, 1892.....	\$4,623,820
Amount added during the year.....	272,100
Total.....	<u>\$4,895,920</u>
Amount withdrawn or canceled during the year.....	244,950
Amount in force December 31, 1893.....	<u>\$4,650,970</u>

## RESOURCES.

Cash on hand.....	\$292 50
Assessments of past year uncollected.....	4,405 83
Total available resources.....	<u>\$4,697 83</u>

## LIABILITIES.

For losses due and payable .....	\$3,068 00
Nature and amount of all other claims, interest and collection fees estimated .....	300 00
Total liabilities .....	<u>\$3,368 00</u>

## RECEIPTS.

Cash collected on assessments levied in prior years .....	\$12,425 79
Cash from membership and policy fees .....	212 00
Cash from increased or decreased insurance .....	245 35
Total receipts .....	<u>\$12,883 14</u>
Add cash balance at close of preceding year .....	30 16
Total receipts and income .....	<u>\$12,922 30</u>

## DISBURSEMENTS.

Losses paid during the year (of which \$10,819.21 occurred in prior years) .....	\$11,808 61
Salaries and fees paid to officers and directors (schedule A) .....	579 15
All other disbursements (schedule B) .....	444 04
Total disbursements during the year .....	<u>\$12,832 80</u>

## MISCELLANEOUS.

Number of assessments made during the year .....	One
Amount of assessments made during the year .....	\$4,405 33
Rate per cent of assessment on property insured .....	.001
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Losses of the year.	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

## OF MARENGO.

(File No. 6.)

(Incorporated April 14, 1862; reincorporated February 2, 1892.)

Doing business in the county of Calhoun.

H. H. GARFIELD, *President.*H. N. McCORMICK, *Secretary.*

P. O. address of Secretary, Marengo.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	2,578
Number of increase, 394; decrease, 186; net increase during the year .....	206
Number of members December 31, 1893 .....	<u>2,786</u>

## RISKS.

Amount in force December 31, 1892 .....	\$4,963,810
Amount added during the year .....	669,355
Total .....	<u>\$5,633,165</u>
Amount withdrawn or canceled during the year .....	345,290
Amount in force December 31, 1893 .....	<u>\$5,287,875</u>

## RESOURCES.

Cash on hand .....	\$320 82
Assessments of last year uncollected .....	87 73
Total available resources .....	<u>\$708 55</u>

## LIABILITIES.

Nature and amount of all other claims, viz., balance due officers of the company .....	\$345 99
Total liabilities .....	<u>\$345 99</u>

## RECEIPTS.

Cash collected on assessments levied during the year .....	\$8,886 98
Cash collected on assessments levied in prior years .....	4 58
Cash from membership or policy fees .....	372 87
Cash from increased or decreased insurance .....	100 82
Cash income from all other sources, viz., amount refunded by F. Miller .....	1 50
Total receipts .....	<u>\$9,366 63</u>
Add cash balance at close of preceding year .....	1,082 62
Total receipts and income .....	<u>\$10,449 25</u>

## DISBURSEMENTS.

Losses paid during the year (of which \$2,348.18 occurred in prior years) .....	\$8,094 18
Salaries and fees paid to officers and directors (schedule A) .....	1,194 12
All other disbursements (schedule B) .....	540 18
Total disbursements during the year .....	<u>\$9,828 48</u>

## MISCELLANEOUS.

Number of assessments made during the year .....	Two
Amount of assessments made during the year .....	\$8,974 66
Rate per cent of assessment on property insured .....	.0018
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Assess in May and October.	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF DOWAGIAC, CASS COUNTY.

(File No. 16.)

(Incorporated May 8, 1863; reincorporated March 22, 1892.)

Doing business in the counties of Cass, Berrien and Van Buren.

CHAS. H. KIMMERLE, *President*.CYRUS TUTHILL, *Secretary*.

P. O. address of Secretary, Dowagiac.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	3,650
Number of decrease during the year .....	115
Number of members December 31, 1893 .....	<u>3,535</u>

## RISKS.

Amount in force December 31, 1898.....	\$5,928,818
Amount withdrawn or canceled during the year .....	717,473
Amount in force December 31, 1898.....	<u>\$5,205,345</u>

## RESOURCES.

Cash on hand .....	\$20 27
Assessments of past year uncollected.....	686 15
Assessments of prior years uncollected (carried inside).....	\$325 49
Nature and amount of all other resources, viz., two safes .....	120 00
Total available resources.....	<u>\$706 42</u>

## LIABILITIES.

For losses due and payable.....	\$3 75
For losses not matured.....	1,239 63
Due or to become due for borrowed money.....	5,744 11
Nature and amount of all other claims, viz., two losses not adjusted, probable am't. \$1,000.....	
Total liabilities.....	<u>\$6,988 49</u>

## RECEIPTS.

Cash collected on assessments levied during the year.....	\$16,726 52
Cash collected on assessments levied in prior years.....	345 00
Cash from membership or policy fees.....	4,880 31
Cash from increased or decreased insurance.....	32 90
Cash income from all other sources, viz.: { Property withdrawn.....	194 15
{ Cash from borrowed money .....	5,744 11
Total receipts.....	<u>\$27,933 29</u>
Add cash balance at close of preceding year .....	30 34
Total receipts and income.....	<u>\$27,963 63</u>

## DISBURSEMENTS.

Losses paid during the year (of which \$1,755.32 occurred in prior years).....	\$10,963 07
Salaries and fees paid to officers and directors (schedule A) .....	1,639 02
Fees retained (or remitted to assured) by agents or collectors.....	1,841 80
Safe .....	80 01
Assessments charged off as uncollectible (carried inside).....	\$270 43
All other disbursements (schedule B).....	579 25
Loan and accrued interest paid .....	12,811 41
Total disbursements during the year.....	<u>\$27,933 36</u>

## MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$17,457 99
Rate per cent of assessment of property insured.....	3-10 of 15
Amount reassessed to cover deficiencies of former assessments.....	\$270 43
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No specified am't.	



## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF Ayr.

(File No. 78.)

(Incorporated December 3, 1888.)

Doing business in the counties of Charlevoix, Emmet and Cheboygan.

JESSE F. CARMEN, *President.*P. J. BURNS, *Secretary.*

P. O. address of Secretary, Ayr.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892	307
Number of increase, 6; decrease, 11; net decrease during the year	5
Number of members December 31, 1893	302

## RISKS.

Amount in force December 31, 1892	\$307,355
Amount added during the year	8,450
Total	\$315,805
Amount withdrawn or canceled during the year	12,800
Amount in force December 31, 1893	\$303,005

## RESOURCES.

Whole amount of premium or deposit notes belonging to the company	\$345 00
Cash on hand	\$43 00
Assessments of prior years uncollected (carried inside)	\$917 75
Nature and amount of all other resources, from agent Brown	5 79
From ex-secretary F. M. Chase	80 10
Total available resources	\$43 00

## LIABILITIES.

For losses due and payable	\$973 61
Nature and amount of all other claims, publishing notice of annual meeting	1 25
Total liabilities	\$973 86

## RECEIPTS.

Cash premiums received during the year	\$6 70
Cash collected on assessments levied in prior years	39 50
Total receipts	\$46 20
Add cash balance at close preceding year	42 35
Total receipts and income	\$88 55

## DISBURSEMENTS.

Salaries and fees paid to officers and directors (schedule A) .....	\$32 00
All other disbursements (schedule B) .....	1 45
Total disbursements during the year .....	<u>\$35 05</u>

## MISCELLANEOUS.

Number of assessments made during the year .....	None.
Amount of losses or expenses allowed to accumulate before an assessment is ordered: One loss.	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF ST. JOHNS.

(File No. 17.)

(Incorporated May 12, 1893; reincorporated May 12, 1898.)

Doing business in the counties of Clinton and Gratiot.

ROBERT YOUNG, *President*.RICHARD MOORE, *Secretary*.

P. O. address of Secretary, St. Johns.

(Statement of condition December 31, 1898.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	3,431
Number of increase, 461; decrease, 149; net increase during the year .....	<u>318</u>
Number of members December 31, 1898 .....	<u>3,749</u>

## RISKS.

Amount in force December 31, 1892 .....	\$4,229,760
Amount added during the year .....	<u>959,834</u>
Total .....	\$5,189,594
Amount withdrawn or canceled during the year .....	<u>223,213</u>
Amount in force December 31, 1898 .....	<u>\$4,966,381</u>

## RESOURCES.

Cash on hand .....	\$1,335 17
Assessments of past year uncollected .....	<u>404 28</u>
Total available resources .....	<u>\$1,739 45</u>

## LIABILITIES.

For losses not matured .....	\$4,362 54
Total liabilities .....	<u>\$4,362 54</u>

## RECEIPTS.

Cash collected on assessments levied during the year .....	\$10,028 27
Cash collected on assessments levied in prior years .....	208 13
Total receipts .....	10,236 40
Add cash balance at close of preceding year .....	1,799 68
Total receipts and income .....	\$12,036 08

## DISBURSEMENTS.

Losses paid during the year .....	\$9,190 28
Salaries and fees paid to officers and directors (schedule A) .....	322 01
All other disbursements (schedule B) .....	583 62
Total disbursements during the year .....	\$10,700 91

## MISCELLANEOUS.

Number of assessments made during the year .....	One
Amount of assessments made during the year .....	\$11,546 78
Rate per cent of assessment on property insured .....	.0026
Amount of losses or expenses allowed to accumulate before an assessment is ordered: One year.	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

## OF GLADWIN.

(File No. 75.)

(Incorporated August 30, 1888.)

Doing business in the counties of Gladwin, Midland and Clare.

JNO. M. KNOX, *Secretary*.

P. O. address of Secretary, Gladwin.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	96
Decrease during the year .....	10
Number of members December 31, 1893 .....	86

## RISKS.

Amount in force December 31, 1892 .....	\$106,575
Amount withdrawn or canceled during the year .....	5,870
Amount in force December 31, 1893 .....	\$100,705

## RESOURCES.

Assessments of past year uncollected .....	\$763 00
Assessments of prior years uncollected (carried inside) .....	\$177 97
Total available resources .....	\$763 00

## LIABILITIES.

For losses due and payable.....	\$798 00
Nature and amount of all other claims, due secretary for services, etc.....	200 00
Total liabilities.....	<u>\$998 00</u>

## RECEIPTS.

Cash collected on assessments levied during the year.....	\$50 40
Cash from membership or policy fees.....	4 80
Total receipts and income.....	<u>\$55 20</u>

## DISBURSEMENTS.

Losses paid during the year.....	\$40 00
Salaries and fees paid to officers and directors (schedule A).....	10 00
All other disbursements (schedule B).....	5 20
Total disbursements during the year.....	<u>\$55 20</u>

## MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$800 00
Rate per cent of assessment on property insured.....	.006

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF TRAVERSE CITY.

(File No. 88.)

(Incorporated November 9, 1875.)

Doing business in the counties of Grand Traverse, Antrim and Leelanaw.

JAMES H. MONROE, *President*.WM. F. HANNAFORD, *Secretary*.

P. O. address of Secretary, Solon.

(Statement of condition, December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892.....	1,009
Number of increase, 172; decrease, 39; net increase during the year.....	123
Number of members December 31, 1893.....	<u>1,132</u>

## RISKS.

Amount in force December 31, 1892.....	\$1,248,842
Amount added during the year.....	235,525
Total.....	<u>\$1,484,367</u>
Amount withdrawn or canceled during the year.....	47,050
Amount in force December 31, 1893.....	<u>\$1,437,317</u>

## RESOURCES.

Cash on hand .....	\$1,149 59
Assessments of past year uncollected .....	288 04
Total available resources .....	<u>\$1,378 63</u>

## RECEIPTS.

Cash premiums received during the year .....	\$285 52
Cash collected on assessments levied during the year .....	5,108 13
Cash from membership or policy fees .....	288 05
Total receipts .....	<u>\$5,686 70</u>
Add cash balance at close of preceding year .....	740 20
Total receipts and income .....	<u>\$6,876 90</u>

## DISBURSEMENTS.

Losses paid during the year .....	\$4,322 45
Salaries and fees paid to officers and directors (schedule A) .....	577 40
Fees retained (or remitted to assured) by agents or collectors .....	214 25
All other disbursements (schedule B) .....	122 20
Total disbursements during the year .....	<u>\$5,236 30</u>

## MISCELLANEOUS.

Number of assessments made during the year .....	Two
Amount of assessments made during the year .....	\$5,346 16
Rate per cent of assessment on property insured .....	2 mills

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

## OF HILLSDALE.

(File No. 9.)

(Incorporated February 18, 1868; reincorporated January 7, 1893.)

Doing business in the county of Hillsdale.

EDWARD BAILEY, *President*.ALEX HUESTON, *Secretary*.

P. O. address of Secretary, Hillsdale.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	4,169
Number of increase, 361; decrease, 187; net increase during the year .....	224
Number of members December 31, 1893 .....	<u>4,393</u>

## RISKS.

Amount in force December 31, 1892 .....	\$7,633,354	
Amount added during the year .....	587,786	
Total .....		\$8,226,120
Amount withdrawn or canceled during the year .....		832,622
Amount in force December 31, 1898 .....		<u>\$7,393,498</u>

## RESOURCES.

Cash on hand .....		\$476 95
Assessments of past year uncollected .....		347 95
Assessments of prior years uncollected (carried inside) .....	\$78 01	
Total available resources .....		<u>\$724 91</u>

## LIABILITIES.

For losses due and payable .....		\$11 35
For losses not matured .....		4,264 41
Total liabilities .....		<u>\$4,275 96</u>

## RECEIPTS.

Cash collected on assessments levied during the year .....	\$16,331 71	
Cash collected on assessments levied in prior years .....	42 95	
Cash from membership or policy fees .....	361 00	
Cash from increased or decreased insurance .....	287 00	
Cash income from all other sources .....	11,900 00	
Total receipts .....		<u>\$28,422 57</u>
Add cash balance at close of preceding year .....		1,378 99
Total receipts and income .....		<u>\$29,801 56</u>

## DISBURSEMENTS.

Losses paid during the year (of which \$1,521.40 occurred in prior years) .....	\$14,845 14	
Salaries and fees paid officers and directors (schedule A) .....	786 00	
Fees retained (or remitted to assured) by agents or collectors .....	1,191 80	
Assessments charged off as uncollectible (carried inside) .....	\$166 88	
All other disbursements (schedule B) .....		12,701 67
Total disbursements during the year .....		<u>\$29,834 61</u>

## MISCELLANEOUS.

Number of assessments made during the year .....	One
Rate per cent of assessment on property insured .....	.022
Amount of losses or expenses allowed to accumulate before an assessment is ordered: .....	One year.

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF MASON.

(File No. 8.)

(Incorporated June 13, 1862; reincorporated June 13, 1892.)

Doing business in the county of Ingham.

R. J. BULLEN, *President*.O. F. MILLER, *Secretary*.

P. O. address of Secretary, Mason.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	2,806
Number of increase, 332; decrease, 223; net increase during the year .....	109
Number of members December 31, 1893 .....	2,915

## RISKS.

Amount in force December 31, 1892 .....	\$4,708,879
Amount added during the year .....	521,675
Total .....	\$5,230,554
Amount withdrawn or canceled during the year .....	251,735
Amount in force December 31, 1893 .....	\$4,978,819

## RESOURCES.

Cash on hand .....	\$339 05
Assessments of past year uncollected .....	560 90
Assessments of prior years uncollected (carried inside) .....	\$118 37
Total available resources .....	\$1,000 32

## LIABILITIES.

For losses due and payable .....	\$1,375 00
Due or to become due for borrowed money .....	2,870 00
Total liabilities .....	\$4,245 00

## RECEIPTS.

Cash collected on assessments levied during the year .....	\$3,914 18
Cash collected on assessments levied in prior years .....	343 83
Cash from membership or policy fees .....	478 00
Cash from increase or decrease insurance .....	50 00
Cash income from all other sources, loans .....	6,320 00
Total receipts .....	\$16,106 01
Add cash balance at close preceding year .....	1,227 41
Total receipts and income .....	\$17,333 42

## DISBURSEMENTS.

Losses paid during the year .....	\$3,309 75
Salaries and fees paid to officers and directors (schedule A) .....	333 65
Fees retained (or remitted to assured) by agents or collectors .....	525 00
Assessments charged off as uncollectible (carried inside) 1893, \$85.11; prior years, \$91.45 .....	\$176 56
All other disbursements (schedule B) .....	7,475 37
Total disbursements during the year .....	<u>\$16,695 77</u>

## MISCELLANEOUS.

Number of assessments made during the year .....	One
Amount of assessments made during the year .....	\$9,560 19
Rate per cent of assessment on property insured .....	.002
Amount of losses or expenses allowed to accumulate before an assessment is ordered: But one assessment is made each year.	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF IONIA.

(File No. 24.)

(Incorporated October 29, 1863; reincorporated October 23, 1893.)

Doing business in the county of Ionia.

A. MILAN WILLETT, *President*.J. L. FOWLE, *Secretary*.

P. O. address of Secretary, Ionia.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	2,800
Number of increase, 239; decrease, 168; net increase during the year .....	71
Number of members December 31, 1893 .....	<u>2,871</u>

## RISKS.

Amount in force December 31, 1892 .....	\$5,090,592
Amount added during the year .....	401,178
Total .....	\$5,491,765
Amount withdrawn or canceled during the year .....	239,940
Amount in force December 31, 1893 .....	<u>\$5,251,825</u>

## RESOURCES.

Cash on hand .....	\$131 25
Assessments of past year uncollected .....	61 32
Total available resources .....	<u>\$192 57</u>



## LIABILITIES.

Due or to become due for borrowed money .....	\$9,757 80
Nature and amount of all other claims, accrued interest on notes .....	158 60
Total liabilities .....	<u>\$9,916 20</u>

## RECEIPTS.

Cash collected on assessments levied during the year .....	\$5,928 71
Cash collected on assessments levied in prior years .....	71 91
Cash from membership or policy fees .....	92 00
Cash income from all other sources, on loans to pay losses .....	9,883 18
From sale of postage stamps .....	3 84
Interest and discount .....	85 72
Total receipts .....	<u>\$16,018 86</u>
Add cash balance at close preceding year .....	252 88
Total receipts and income .....	<u>\$16,266 74</u>

## DISBURSEMENTS.

Losses paid during the year (of which \$33.75 occurred in prior years) .....	\$10,037 08
Salaries and fees paid to officers and directors (schedule A) .....	871 30
All other disbursements (schedule B) .....	554 04
Paid on loans, \$4,550.15; paid interest and discount, \$122.92 .....	4,678 07
Total disbursements during the year .....	<u>\$16,136 49</u>

## MISCELLANEOUS.

Number of assessments made during the year .....	One
Amount of assessments made during the year .....	\$5,980 03
Rate per cent of assessment on property insured .....	.00125
Amount of losses or expenses allowed to accumulate before an assessment is ordered: One year.	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

## OF JACKSON.

(File No. 5.)

(Incorporated January 16, 1882; reincorporated January 13, 1892.)

Doing business in the county of Jackson.

RICHARD TOWNLEY, *President.*BENJ. TRUMBULL, *Secretary.*

P. O. address of Secretary, Jackson.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	2,637
Number of increase, 257; decrease, 106; net increase during the year .....	151
Number of members December 31, 1893 .....	<u>2,808</u>

## RISKS.

Amount in force December 31, 1892.....	\$5,233,827	
Amount added during the year .....	539,390	
Total.....		\$5,773,057
Amount withdrawn or canceled during the year.....		417,116
Amount in force December 31, 1893.....		<u>\$5,355,941</u>

## RESOURCES.

Cash on hand .....	9770 00
Assessments of past year uncollected .....	7,103 46
Nature and amount of all other resources, due from agents .....	53 07
Total available resources.....	<u>\$7,881 53</u>

## LIABILITIES.

For losses due and payable .....	\$3,100 00
For losses not matured .....	4,000 00
Due or to become due for borrowed money .....	343 53
Nature and amount of all other claims, accrued salaries.....	60 00
Total liabilities.....	<u>\$6,403 53</u>

## RECEIPTS.

Cash collected on assessments levied during the year.....	\$6,679 48
Cash collected on assessments levied in prior years .....	5,194 08
Cash from membership or policy fees and from increased or decreased insurance .....	690 15
Cash income from all other sources: money hired .....	7,543 53
Total receipts.....	<u>\$22,107 14</u>
Add cash balance at close preceding year .....	8 90
Total receipts and income.....	<u>\$22,116 14</u>

## DISBURSEMENTS.

Losses paid during the year (of which \$758.00 occurred in prior years) .....	\$6,953 41
Salaries and fees paid to officers and directors (schedule A) .....	537 50
Assessments charged off as uncollectible (carried inside) .....	\$194 77
All other disbursements (schedule B) .....	1,505 99
Paid money hired and interest .....	10,339 24
Total disbursements during the year.....	<u>\$21,446 14</u>

## MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$15,723 94
Rate per cent of assessment on property insured .....	3 mills
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No fixed amount.	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF KALAMAZOO.

(File No. 11.)

(Incorporated February 17, 1893; reincorporated February 17, 1893.)

Doing business in the county of Kalamazoo.

HENRY BECKWITH, *President*.R. A. SYKES, *Secretary*.

P. O. address of Secretary, Kalamazoo.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	1,948
Number of increase, 252; decrease, 56; net increase during the year .....	169
Number of members December 31, 1893 .....	2,114

## RISKS.

Amount in force December 31, 1892 .....	\$4,782,070
Amount added during the year .....	697,880
Total .....	\$5,429,990
Amount withdrawn or canceled during the year .....	399,180
Amount in force December 31, 1893 .....	\$5,080,750

## RESOURCES.

Cash on hand .....	\$765 74
Assessments of past year uncollected .....	21 60
Total available resources .....	\$787 34

## LIABILITIES.

For losses due and payable .....	\$1 92
Total liabilities .....	\$1 92

## RECEIPTS.

Cash collected on assessments levied during the year .....	\$9,895 80
Cash collected on assessments levied in prior years .....	6 30
Cash from membership or policy fees .....	234 00
Cash from increased or decreased insurance .....	411 62
Cash income from all other sources, interest from money loaned .....	49 99
Borrowed money .....	2,000 00
Old safe sold .....	40 00
Total receipts .....	\$12,437 71
Add cash balance at close of preceding year .....	5,144 42
Total receipts and income .....	\$17,582 13

## DISBURSEMENTS.

Losses paid during the year (of which \$3.00 occurred in prior years).....	\$13,082 35
Salaries and fees paid to officers and directors (schedule A) .....	790 50
Assessments charged off as uncollectible (carried inside) .....	\$39 00
All other disbursements (schedule B) .....	336 34
Borrowed money .....	2,000 00
Total disbursements during the year .....	<u>\$16,516 39</u>

## MISCELLANEOUS.

Number of assessments made during the year .....	One
Amount of assessments made during the year .....	\$9,800 40
Rate per cent of assessment on property insured .....	.002
Amount of losses or expenses allowed to accumulate before an assessment is ordered: None.	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF ADA.

(File No. 14.)

(Incorporated March 18, 1893; reincorporated March 18, 1893.)

Doing business in the county of Kent.

SAMUEL LANGDON, *President.*EDWARD B. CLEMENS, *Secretary.*

P. O. address of Secretary, Ada.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892.....	3,235
Number of increase, 470; decrease, 270; net increase during the year .....	200
Number of members December 31, 1893.....	<u>3,435</u>

## RISKS.

Amount in force December 31, 1892.....	\$5,515,907
Amount added during the year .....	708,933
Total .....	\$6,225,840
Amount withdrawn or canceled during the year .....	490,142
Amount in force December 31, 1893.....	<u>\$5,735,698</u>

## RESOURCES.

Cash on hand .....	\$213 63
Assessments of past year uncollected .....	588 96
Assessments of prior years uncollected, in 31 years (carried inside).....	\$4,486 47
Total available resources .....	<u>\$773 59</u>

## LIABILITIES.

For losses not matured, \$4,521.46; resisted, \$968.00 .....	\$5,489 46
Total liabilities .....	<u>\$5,489 46</u>

## RECEIPTS.

Cash premiums received during the year .....	\$808 08
Cash collected on assessments levied during the year .....	10,483 59
Cash collected on assessments levied in prior years .....	186 81
Cash from membership or policy fees .....	538 45
Cash income from all other sources, miscellaneous .....	187 88
Total receipts .....	\$11,949 76
Add cash balance at close of preceding year .....	3,638 81
Total receipts and income .....	<u>\$15,588 57</u>

## DISBURSEMENTS.

Losses paid during the year (of which \$5,450.56 occurred in prior years) .....	\$12,677 00
Salaries and fees paid to officers and directors (schedule A) .....	1,570 98
All other disbursements (schedule B) .....	1,126 96
Total disbursements during the year .....	<u>\$15,374 94</u>

## MISCELLANEOUS.

Number of assessments made during the year .....	One
Amount of assessments made during the year .....	\$10,993 55
Rate per cent of assessment on property insured .....	2-10 of 1%
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Not limited.	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

## OF ADRIAN.

(File No. 7.)

(Incorporated May 16, 1862; reincorporated May 16, 1892.)

Doing business in the county of Lanawee.

J. M. JUDSON, *President.*GEO. R. COCHRANE, *Secretary.*

P. O. address of Secretary, Adrian.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	6,681
Number of increase, 1,092; decrease, 1,167; net decrease during the year .....	75
Number of members December 31, 1893 .....	<u>6,606</u>

## RISKS.

Amount in force December 31, 1892.....	\$11,324,028	
Amount added during the year .....	2,205,150	
Total .....		\$13,529,178
Amount withdrawn or canceled during the year .....		2,250,080
Amount in force December 31, 1893.....		\$11,279,100

## RESOURCES.

Cash on hand .....	\$7,206 58
Assessments of past year uncollected .....	17,591 98
Nature and amount of all other resources, money received from inspectors .....	797 54
Total available resources .....	\$25,595 10

## LIABILITIES.

Due or to become due for borrowed money .....	\$21,672 35
Total liabilities.....	\$21,672 35

## RECEIPTS.

Cash collected on assessments levied during the year .....	\$7,206 58
Cash collected on assessments levied in prior years .....	25,206 80
Cash from membership or policy fees .....	675 98
Cash income from all other sources (notes) .....	21,672 35
Money paid to company by inspectors .....	797 54
Total receipts and income .....	\$55,561 30

## DISBURSEMENTS.

Losses paid during the year (of which \$1,985.30 occurred in prior years) .....	\$19,599 14
Salaries and fees paid to officers and directors (schedule A) .....	564 64
Fees retained by agents or collectors .....	675 98
Money paid by company to inspectors .....	797 54
All other disbursements (schedule B) .....	4,322 19
Paid notes given for losses .....	27,527 70
Total disbursements during the year .....	\$53,488 09

## MISCELLANEOUS.

Number of assessments made during the year .....	Fourteen
Amount of assessments made during the year .....	\$25,595 10
Rate per cent of assessment on property insured: \$2.12+ on each \$1,000 insured.	
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Company assesses for each loss when large.	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF ST. IGNACE.

(File No. 90.)

(Incorporated July 1, 1892.)

Doing business in the counties of Mackinac, Chippewa and Luce.

JOHN S. LA RUE, *President.*J. B. CLARK, *Secretary.*

P. O. address of Secretary, St. Ignace.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892.....	268
Number of increase, 71; decrease, 9; net increase during the year.....	62
Number of members December 31, 1893.....	330

## RISKS.

Amount in force December 31, 1892.....	\$276,105
Amount added during the year.....	59,290
Total.....	\$335,395
Amount withdrawn or canceled during the year.....	6,200
Amount in force December 31, 1893.....	\$329,195

## RESOURCES.

Cash on hand.....	\$95 66
Assessments of past year uncollected.....	4 89
Total available resources.....	\$70 55

## LIABILITIES.

For losses not matured.....	\$20 00
Due or to become due for borrowed money.....	335 25
Total liabilities.....	\$355 25

## RECEIPTS.

Cash collected on assessments levied during the year.....	\$240 88
Cash from membership or policy fees.....	64 78
Cash from increased or decreased insurance.....	10 80
Cash income from all other sources, viz., two notes.....	265 00
Total receipts.....	\$581 46
Add cash balance at close of preceding year.....	141 32
Total receipts and income.....	\$723 78

## DISBURSEMENTS.

Losses paid during the year (of which \$279.00 occurred in prior years) .....	\$279 00
Salaries and fees paid to officers and directors (schedule A) .....	256 70
All other disbursements (schedule B) .....	89 42
Total disbursements during the year .....	<u>\$625 12</u>

## MISCELLANEOUS.

Number of assessments made during the year .....	One
Amount of assessments made during the year .....	\$245 69
Rate per cent of assessment on property insured .....	.001
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No stated amount.	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF ROMEO.

(File No. 37.)

(Incorporated September 13, 1875.)

Doing business in the county of Macomb.

ROBERT McKAY, *President.*WM. L. DICKEN, *Secretary.*

P. O. address of Secretary, Romeo.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	2,653
Number of increase, 211; decrease 280; net decrease during the year .....	69
Number of members December 31, 1893 .....	<u>2,613</u>

## RISKS.

Amount in force December 31, 1892 .....	\$4,062,290
Amount added during the year .....	342,326
Total .....	\$4,424,616
Amount withdrawn or canceled during the year .....	277,992
Amount in force December 31, 1893 .....	<u>\$4,146,624</u>

## RESOURCES.

Cash on hand .....	\$22 12
Assessments of past year uncollected .....	117 54
Assessments of prior years uncollected (carried inside) .....	\$66 96
Nature and amount of all other resources, office fixtures .....	300 00
Total available resources .....	<u>\$506 62</u>



1893.]

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

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## LIABILITIES.

Due or to become due for borrowed money .....	\$5,800 00
Total liabilities.....	\$5,800 00

## RECEIPTS.

Cash collected on assessments levied during the year .....	\$7,983 63
Cash for membership or policy fees.....	187 02
Cash income from all other sources, borrowed money.....	5,900 00
Total receipts.....	\$14,050 65
Add cash balance at close of preceding year .....	18 92
Total receipts and income.....	\$14,069 57

## DISBURSEMENTS.

Losses paid during the year .....	\$8,797 93
Salaries and fees paid to officers and directors (schedule A) .....	574 00
All other disbursements (schedule B) .....	675 52
Paid borrowed money .....	4,000 00
Total disbursements during the year.....	\$14,047 45

## MISCELLANEOUS.

Number of assessments made during the year .....	One
Amount of assessments made during the year .....	\$8,101 17
Rate per cent of assessment on property insured .....	\$2 on each \$1,000
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No stated amount.	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

## OF SCOTTVILLE.

(File No. 78.)

(Incorporated August 12, 1889.)

Doing business in the counties of Manistee, Benzie and Mason.

JAMES DODD, *President.*JOHN GRIFFIN, *Secretary.*

P. O. address of Secretary, Scottville.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892.....	897
Number of increase, 150; decrease, 72; net increase during the year.....	78
Number of members December 31, 1893.....	975

## RISKS.

Amount in force December 31, 1892.....	\$1,026,880	
Amount added during the year .....	125,181	
Total.....		\$1,152,061
Amount withdrawn or canceled during the year .....		88,536
Amount in force December 31, 1893.....		<u>\$1,063,446</u>

## RESOURCES.

Cash on hand .....	\$72 06
Assessments of past year uncollected .....	221 06
Assessments of prior years uncollected (carried inside) .....	\$119 34
Total available resources.....	<u>\$298 74</u>

## LIABILITIES.

For losses due and payable .....	\$645 00
Due or to become due for borrowed money.....	1,650 00
Nature and amount of all other claims, interest on losses.....	30 57
Total liabilities.....	<u>\$2,325 57</u>

## RECEIPTS.

Cash premiums received during the year.....	\$124 27
Cash collected on assessments levied during the year .....	2,479 34
Cash collected on assessments levied in prior years .....	182 78
Cash from increased or decreased insurance.....	31 30
Cash income from all other sources, cancellation dues .....	3 23
Cash received, borrowed money.....	1,650 00
Total receipts.....	<u>\$5,420 77</u>
Add cash balance at close preceding year .....	12 49
Total receipts and income.....	<u>\$5,433 36</u>

## DISBURSEMENTS.

Losses paid during the year .....	\$1,671 10
Salaries and fees paid to officers and directors (schedule A) .....	439 53
Fees retained (or remitted to assured) by agents or collectors .....	35 86
All other disbursements (schedule B).....	3,224 11
Total disbursements during the year.....	<u>\$5,390 70</u>

## MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year .....	\$2,723 15
Rate per cent of assessments on property insured.....	.004
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No stated amt.	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF BIG RAPIDS.

(File No. 81.)

(Incorporated March 13, 1890.)

Doing business in the county of Mecosta.

A. B. KNAPP, *President.*V. W. BRUCE, *Secretary.*

P. O. address of Secretary, Big Rapids.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	248
Number of increase, 133; decrease, 21; net increase during the year .....	112
Number of members December 31, 1893 .....	360

## RISKS.

Amount in force December 31, 1892 .....	\$291,841
Amount added during the year .....	150,060
Total .....	\$441,701
Amount withdrawn or canceled during the year .....	\$3,872
Amount in force December 31, 1893 .....	\$407,829

## RESOURCES.

Cash on hand .....	\$154 89
Assessments of last year uncollected .....	11 55
Total available resources .....	\$165 94

## RECEIPTS.

Cash premiums received during the year .....	\$155 06
Cash collected on assessments levied during the year .....	1,874 89
Cash from membership or policy fees .....	192 00
Cash from increased or decreased insurance .....	26 00
Cash income from all other sources (engine inspection fees and advertising) .....	16 06
Total receipts .....	\$2,263 81
Add cash balance at close of preceding year .....	155 94
Total receipts and income .....	\$2,419 75

## DISBURSEMENTS.

Losses paid during the year .....	\$1,889 75
Salaries and fees paid to officers and directors (schedule A) .....	498 52
Fees retained (or remitted to assured) by agents or collectors .....	60 08
Assessments charged off as uncollectible (carried inside) .....	\$12 15
All other disbursements (schedule B) .....	127 01
Total disbursements during the year .....	\$2,285 36

## MISCELLANEOUS.

Number of assessments made during the year.....	Two
Amount of assessments made during the year.....	\$1,539 34
Rate per cent of assessment on property insured.....	.08
Amount reassessed to cover deficiencies of former assessments.....	None
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No specified amt.	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

## OF FLAT ROCK.

(File No. 18.)

(Incorporated May 14, 1863; reincorporated June 1, 1893.)

Doing business in the counties of Monroe and Wayne.

A. J. KEENEY, *President*.HENRY L. STOFLET, *Secretary*.

P. O. address of Secretary, Flat Rock.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892.....	6,345
Number of increase, 598; decrease, 143; net increase during the year.....	450
Number of members December 31, 1893.....	6,795

## RISKS.

Amount in force December 31, 1892.....	\$10,231,319
Amount added during the year.....	1,013,501
Total.....	\$11,244,820
Amount withdrawn or canceled during the year.....	288,085
Amount in force December 31, 1893.....	\$10,956,735

## RESOURCES.

Cash on hand.....	\$5,110 70
Assessments of past year uncollected.....	13,434 06
Total available resources.....	\$18,545 76

## LIABILITIES.

For losses not matured.....	\$2,550 00
Due or to become due for borrowed money.....	16,450 00
Total liabilities.....	\$19,000 00

## RECEIPTS.

Cash collected on assessments levied during the year.....	\$11,686 46
Cash collected on assessments levied in prior years.....	8,767 66
Cash from membership or policy fees.....	1,511 88
Cash income from all other sources, loans.....	24,325 00
Discount and rebate.....	25 92
Total receipts.....	<u>\$46,316 22</u>
Add cash balance at close of preceding year.....	4,475 73
Total receipts and income.....	<u>\$50,791 95</u>

## DISBURSEMENTS.

Losses paid during the year.....	\$19,304 69
Salaries and fees paid to officers and directors (schedule A).....	1,290 54
All other disbursements (schedule B).....	25,085 82
Total disbursements during the year.....	<u>\$45,681 25</u>

## MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$25,121 12
Rate per cent of assessment on property insured.....	.002½ on \$1.00
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Assessment levied once per year.	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF HOLLAND.

(File No. 44.)

(Incorporated October 19, 1877.)

Doing business in the counties of Ottawa and Allegan.

KASPER LAHUIS, *President.*ISAAC MARSILJE, *Secretary.*

P. O. address of Secretary, Holland.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892.....	948
Number of increase, 188; decrease, 11; net increase during the year.....	127
Number of members December 31, 1893.....	<u>1,075</u>

## RISKS.

Amount in force December 31, 1892.....	\$1,199,308	
Amount added during the year .....	274,310	
Total .....		\$1,473,618
Amount withdrawn or canceled during the year .....		111,455
Amount in force December 31, 1893 .....		<u>\$1,362,163</u>

## RESOURCES.

Cash on hand .....	\$2,681 11	
Assessments of past year uncollected .....	78 75	
Assessments of prior years uncollected (carried inside) .....	\$57 02	
Nature and amount of all other resources, notes taken for premiums and fees .....	49 31	
Total available resources .....		<u>\$2,759 40</u>

## LIABILITIES.

For losses not matured .....	\$300 00	
Nature and amount of all other claims, viz., fees due officers and agents .....	30 73	
Total liabilities .....		<u>\$339 73</u>

## RECEIPTS.

Cash premiums received during the year .....	\$305 64	
Cash collected on assessments levied during the year .....	1,671 06	
Cash collected on assessments levied in prior years .....	47 50	
Cash from membership or policy fees .....	239 50	
Cash income from all other sources, viz., interest received on bank deposit .....	36 60	
Total receipts .....		<u>\$2,199 64</u>
Add cash balance at close of preceding year .....		1,427 64
Total receipts and income .....		<u>\$3,627 28</u>

## DISBURSEMENTS.

Losses paid during the year (of which \$150.00 occurred in prior years) .....	\$294 44	
Salaries and fees paid to officers and directors (schedule A) .....	360 27	
All other disbursements (schedule B) .....	61 95	
Total disbursements during the year .....		<u>\$916 66</u>

## MISCELLANEOUS.

Number of assessments made during the year .....	One	
Amount of assessments made during the year .....	\$1,749 75	
Rate per cent of assessment on property insured: 1½ mills and ¾ mills on all risks added after May 1, 1893, to July 1, 1893.		
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No fixed amount.		

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF SAGINAW.

(File No. 47.)

(Incorporated July 11, 1878.)

Doing business in the county of Saginaw.

JAMES GRAHAM, *President.*JAMES A. SLOCUM, *Secretary.*

P. O. address of Secretary, Saginaw, W. S.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892	1,451
Number of increase, 234; decrease 21; net increase during the year	233
Number of members December 31, 1893	1,684

## RISKS.

Amount in force December 31, 1892	\$1,847,488
Amount added during the year	326,111
Total	\$2,173,599
Amount withdrawn or canceled during the year	38,106
Amount in force December 31, 1893	\$2,135,494

## RESOURCES.

Cash on hand	\$1,197 83
Assessments of past year uncollected	750 33
Assessments of prior years uncollected (carried inside)	\$61 48
Nature and amount of all other resources, due from agents	22 54
Total available resources	\$1,970 70

## LIABILITIES.

For losses due and payable	\$1,129 09
Due or to become due for borrowed money	1,584 60
Nature and amount of all other claims, viz.: { Secretary's salary	250 00
{ Treasurer's services	40 00
Total Liabilities	\$3,008 69

## RECEIPTS.

Cash premiums received during the year .....	\$326 21
Cash collected on assessments levied during the year .....	4,393 73
Cash collected on assessments levied in prior years .....	220 15
Cash for membership or policy fees .....	351 00
Cash from increased or decreased insurance .....	88 00
Cash income from all other sources, on cancellation .....	8 60
Borrowed money, \$3,715.98; unpaid orders, \$1,217.77 .....	4,933 75
Due from agents December 31, 1892 .....	5 19
<b>Total receipts .....</b>	<b>\$10,856 63</b>
Add cash balance at close of preceding year .....	241 77
<b>Total receipts and income .....</b>	<b>\$11,098 40</b>

## DISBURSEMENTS.

Losses paid during the year (of which \$1,116.37 occurred in prior years) .....	\$5,564 77
Salaries and fees paid to officers and directors (schedule A) .....	381 60
Fees retained (or remitted to assured) by agents or collectors .....	599 16
Assessments charged off as uncollectible (carried inside) .....	\$14 34
All other disbursements (schedule B) .....	1,847 64
Cash in hands of agents from past year's work .....	7 40
<b>Total disbursements during the year .....</b>	<b>\$9,900 87</b>

## MISCELLANEOUS.

Number of assessments made during the year .....	One
Amount of assessments made during the year .....	\$5,644 06
Rate per cent of assessment on property insured .....	.008
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No stated amount.	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF ESCANABA.

(File No. 93.)

(Incorporated July 27, 1893.)

Doing business in the counties of Schoolcraft, Delta and Menominee.

JOHN SEXTON, *President.*EMERIL TRUDEAU, *Secretary.*

P. O. address of Secretary, Fayette.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	None
Number of increase, 242; decrease, 8; net increase during the year .....	234
Number of members December 31, 1893 .....	234



## RISKS.

Amount in force December 31, 1892.....	Not any.
Amount added during the year.....	\$282,955
Total.....	\$282,955
Amount withdrawn or canceled during the year.....	11,800
Amount in force December 31, 1893.....	\$271,655

## RESOURCES.

Cash on hand.....	\$135 49
Assessments of past year uncollected.....	324 16
Total available resources.....	\$459 65

## LIABILITIES.

For losses due and payable.....	\$367 33
For losses not matured.....	575 00
Total liabilities.....	\$942 33

## RECEIPTS.

Cash premiums received during the year.....	\$282 95
Cash collected on assessments levied during the year.....	240 75
Cash from membership or policy fees.....	363 00
Cash income from all other sources.....	1 50
Total receipts and income.....	\$888 20

## DISBURSEMENTS.

Salaries and fees paid to officers and directors (schedule A).....	\$99 50
Fees retained (or remitted to assured) by agents or collectors.....	642 05
Assessments charged off as uncollectible (carried inside).....	\$324 16
All other disbursements (schedule B).....	11 16
Total disbursements during the year.....	\$752 71

## MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$564 91
Rate per cent of assessment on property insured.....	2 mills
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No stated amount.	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF CENTREVILLE.

(File No. 13.)

(Incorporated March 11, 1863; reincorporated March 11, 1893.)

Doing business in the county of St. Joseph.

JOHN W. HARRISON, *President.*L. A. CLAPP, *Secretary.*

P. O. address of Secretary, Centreville

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892	1,834
Number of increase, 135; decrease, 63; net increase during the year	67
Number of members December 31, 1893	1,901

## RISKS.

Amount in force December 31, 1892	\$3,781,100
Amount added during the year	337,322
Total	\$4,068,322
Amount withdrawn or canceled during the year	156,980
Amount in force December 31, 1893	\$3,911,342

## RESOURCES.

Cash on hand	\$37 97
Assessments of past year uncollected	
Assessments of prior years uncollected (carried inside)	canceled... \$33 04
Total available resources	\$37 97

## LIABILITIES.

For losses not matured	\$14,806 42
Nature and amount of all other claims, due to officers	217 00
Total liabilities	\$14,823 42

## RECEIPTS.

Cash collected on assessments levied during the year	\$2,699 11
Cash collected on assessments levied in prior years	1 00
Cash from membership or policy fees and from increased or decreased insurance	269 08
Total receipts	\$3,969 19
Add cash balance at close preceding year	125 41
Total receipts and income	\$4,094 60

## DISBURSEMENTS.

Losses paid during the year (of which \$3,442.17 occurred in prior years)	\$3,551 71
Salaries and fees paid to officers and directors (schedule A)	408 47
Assessments charged off as uncollectible (carried inside)	\$38 04
All other disbursements (schedule B)	96 45
Total disbursements during the year	<u>\$4,066 63</u>

## MISCELLANEOUS.

Number of assessments made during the year	One
Amount of assessments made during the year	\$3,782 15
Rate per cent of assessment on property insured	.001
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Losses for one year.	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF PAW PAW.

(File No. 21.)

(Incorporated August 3, 1868; reincorporated March 30, 1875.)

Doing business in the county of Van Buren.

C. W. YOUNG, *President*.E. L. WARNER, *Secretary*.

P. O. address of Secretary, Paw Paw.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892	723
Number of increase, 242; decrease, 67; net increase during the year	175
Number of members December 31, 1893	<u>908</u>

## RISKS.

Amount in force December 31, 1892	\$1,142,290
Amount added during the year	342,535
Total	<u>\$1,485,425</u>
Amount withdrawn or canceled during the year	60,300
Amount in force December 31, 1893	<u>\$1,425,125</u>

## RESOURCES.

Cash on hand	\$426 71
Assessments of past year uncollected	96 68
Assessments of prior years uncollected (carried inside)	\$15 78
Total available resources	<u>\$523 39</u>

## RECEIPTS.

Cash collected on assessments levied during the year as proportion of unexpended amount on hand.....	\$383 38
Cash collected on assessments levied in prior years.....	116 62
Total receipts.....	\$500 00
Add cash balance at close preceding year .....	1,732 83
Total receipts and income.....	<u>\$2,232 83</u>

## DISBURSEMENTS.

Losses paid during the year (of which \$75.00 occurred in prior years).....	\$1,250 27
Salaries and fees paid to officers and directors (schedule A) .....	263 65
All other disbursements (schedule B).....	292 20
Total disbursements during the year.....	<u>\$1,806 12</u>

## MISCELLANEOUS.

Number of assessments made during the year: Not any full assessments.	
Amount of assessments made during the year.....	\$480 02
Rate per cent of assessment on property insured: 5 to 15 cents on \$100 insured.	
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Not any.	

## FARMERS' NORTHERN MUTUAL FIRE INSURANCE COMPANY.

OF STEPHENSON, MENOMINEE COUNTY.

(File No. 83.)

(Incorporated March 12, 1890.)

Doing business in the counties of Menominee, Delta and Marquette.

EDWARD SAWBRIDGE, *President.*

NORWOOD BOWERS, *Secretary.*

P. O. address of Secretary, Stephenson.

(Statement of condition, December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892.....	157
Number of increase, 82; decrease, 82; net during the year.....	0
Number of members December 31, 1893.....	<u>157</u>

## RISKS.

Amount in force December 31, 1892 .....	\$72,250	
Amount added during the year .....	46,725	
Total .....		\$118,975
Amount withdrawn or canceled during the year .....		28,285
Amount in force December 31, 1893 .....		<u>\$90,690</u>

## RESOURCES.

Whole amount of premium or deposit notes belonging to the company .....	\$1,313 80	
Unassessed portion of said notes belonging to company .....		\$1,313 80
Nature and amount of all other resources, farmers' notes .....		232 00
Total available resources .....		<u>\$2,045 80</u>

## LIABILITIES.

Nature and amount of all other claims, excess of expenditures over receipts .....		\$48 81
Total liabilities .....		<u>\$48 81</u>

## RECEIPTS.

Premiums or deposit notes taken during the year .....	\$924 50	
Cash premiums received during the year .....		\$324 44
Total receipts .....		\$324 44
Add cash balance at close preceding year .....		528 97
Total receipts and income .....		<u>\$1,353 41</u>

## DISBURSEMENTS.

Losses paid during the year .....		\$649 00
Salaries and fees paid to officers and directors (schedule A) .....		458 25
All other disbursements (schedule B) .....		294 97
Total disbursements during the year .....		<u>\$1,402 22</u>

## MISCELLANEOUS.

Number of assessments made during the year .....	None
Amount of assessments made during the year .....	None
Rate per cent of assessment on property insured .....	None

## FINLANDERS' MUTUAL FIRE INSURANCE COMPANY.

OF RED JACKET.

(File No. 80.)

(Incorporated January 7, 1890.)

Doing business in the counties of Houghton and Keweenaw.

JOHN BLOMQUIST, *President.*ALEX LEINONEN, *Secretary.*

P. O. address of Secretary, Calumet.

(Statement of condition, December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	146
Number of increase, 18; decrease, 18; net during the year .....	0
Number of members December 31, 1893 .....	146

## RISKS.

Amount in force December 31, 1892 .....	\$120,740
Amount added during the year .....	None
Total .....	\$120,740
Amount withdrawn or canceled during the year .....	1,296
Amount in force December 31, 1893 .....	\$119,445

## RESOURCES.

Cash on hand .....	\$4,509 13
Total available resources .....	\$4,509 13

## RECEIPTS.

Cash premiums received during the year .....	\$1,780 31
Cash from membership or policy fees .....	26 00
Cash income from all other sources, interest on deposits .....	150 00
Total receipts .....	\$1,956 31
Add cash balance at close of preceding year .....	2,553 25
Total receipts and income .....	\$4,509 56

## DISBURSEMENTS.

Losses paid during the year .....	\$124 67
Salaries and fees paid to officers and directors (schedule A) .....	191 16
All other disbursements (schedule B) .....	90 63
Total disbursements during the year .....	\$406 46

## MISCELLANEOUS.

Number of assessments made during the year .....	None
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# GENESEE COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF FLINT.

(File No. 20.)

(Incorporated July 29, 1893; reincorporated July 21, 1893.)

Doing business in the county of Genesee.

D. W. HILLER, *President.*J. H. GOTSHALL, *Secretary.*

P. O. address of Secretary, Flint.

(Statement of condition December 31, 1898.)

## MEMBERSHIPS.

Number of members December 31, 1892.....	4,346
Number of increase, 269; decrease, 130; net increase during the year.....	139
Number of members December 31, 1893.....	4,479

## RISKS.

Amount in force December 31, 1892.....	\$7,032,573
Amount added during the year.....	554,717
Total.....	\$7,587,290
Amount withdrawn or canceled during the year.....	542,493
Amount in force December 31, 1893.....	\$7,044,797

## RESOURCES.

Assessments of prior years uncollected (carried inside).....	\$383 64
Nature and amount of all other resources, assessment roll 1898.....	\$13,468 66
Total available resources.....	\$13,468 66

## LIABILITIES.

For losses due and payable.....	\$13,960 88
For losses not matured.....	156 48
Due or to become due for borrowed money.....	552 56
Nature and amount of all other claims, viz.: { Secretary, treasurer and directors' services.....	1,390 37
{ Miscellaneous.....	1,471 88
Total liabilities.....	\$18,022 17

## RECEIPTS.

Cash collected on assessments levied during the year.....	\$11,552 07
Cash collected on assessments levied in prior years.....	186 23
Cash income from all other sources, viz.: { Canceled policies.....	51 91
{ Expense charged delinquents.....	25 53
{ Cash from loan.....	552 56
{ Fees for writing policies.....	610 25
Total receipts and income.....	\$12,981 55

## DISBURSEMENTS.

Losses paid during the year (of which \$2,980.00 occurred in prior years) .....	\$10,144 05
Salaries and fees paid officers and directors (schedule A) .....	1,890 37
All other disbursements (schedule B) .....	947 13
Total disbursements during the year .....	<u>\$12,981 55</u>

## MISCELLANEOUS.

Number of assessments made during the year .....	One
Amount of assessments made during the year .....	\$17,313 13
Rate per cent of assessment on property insured .....	.0025
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Losses for one year.	

# GERMAN BAPTIST BRETHREN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF WOODLAND.

(File No. 89.)

(Incorporated May 7, 1887.)

Doing business in the counties of Barry, Ionia and Kent.

JOHN M. SMITH, *President*.S. D. KATHERMAN *Secretary*.

P. O. address of Secretary, Woodland.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	919
Number of increase, 1893; decrease, 31; net increase during the year .....	120
Number of members December 31, 1893 .....	<u>1,039</u>

## RISKS.

Amount in force December 31, 1892 .....	\$1,218,321
Amount added during the year .....	212,952
Total .....	<u>\$1,432,273</u>
Amount withdrawn or canceled during the year .....	70,780
Amount in force December 31, 1893 .....	<u>\$1,361,493</u>

## RESOURCES.

Cash on hand .....	\$83 25
Assessments of past year uncollected .....	3,112 39
Assessments of prior years uncollected (carried inside) .....	\$40 00
Total available resources .....	<u>\$3,176 14</u>





## RISKS.

Amount in force December 31, 1892.....	\$346,761	
Amount added during the year .....	255,969	
Total.....		\$1,102,730
Amount withdrawn or canceled during the year .....		85,207
Amount in force December 31, 1893.....		<u>\$1,017,523</u>

## RESOURCES.

Cash on hand .....	\$41 30
Assessments of past year uncollected.....	10 19
Total available resources.....	<u>\$51 49</u>

## RECEIPTS.

Cash premiums received during the year .....	\$212 49
Cash collected on assessments levied during the year .....	2,933 14
Cash collected on assessments levied in prior years .....	10 70
Cash from membership or policy fees .....	3 50
Cash from increased or decreased insurance .....	22 33
Total receipts.....	<u>\$3,182 16</u>
Add cash balance at close preceding year .....	221 14
Total receipts and income.....	<u>\$3,413 30</u>

## DISBURSEMENTS.

Losses paid during the year .....	\$3,000 03
Salaries and fees paid to officers and directors (schedule A) .....	323 81
Assessments charged off as uncollectible (carried inside) .....	\$1 30
All other disbursements (schedule B) .....	49 16
Total disbursements during the year .....	<u>\$3,372 00</u>

## MISCELLANEOUS.

Number of assessments made during the year .....	Three
Amount of assessment made during the year .....	\$2,943 33
Rate per cent of assessment on property insured .....	.0082
Amount of losses or expenses allowed to accumulate before an assessment is ordered: .....	None.

## GERMAN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF MT. CLEMENS.

(File No. 34.)

(Incorporated March 16, 1874.)

Doing business in the counties of Macomb and Wayne.

CARL JUENGEL, *President.*J. T. WEISS, *Secretary.*

P. O. address of Secretary, Mt. Clemens.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892.....	2,174
Increase, 157; decrease, 63; net increase during the year.....	89
Number of members December 31, 1893.....	2,263

## RISKS.

Amount in force December 31, 1892.....	\$2,889,448	
Amount added during the year.....	157,023	
Total.....	\$2,996,471	
Amount withdrawn or canceled during the year.....	90,705	
Amount in force December 31, 1893.....		\$2,905,766

## RESOURCES.

Cash on hand.....	\$61 68
Assessments of past year uncollected.....	52 36
Assessments of prior years uncollected (carried inside).....	\$34 71
Total available resources.....	\$114 04

## LIABILITIES.

Due or to become due for borrowed money.....	\$6,898 11
Total liabilities.....	\$6,898 11

## RECEIPTS.

Cash premiums received during the year.....	\$150 85
Cash collected on assessments levied during the year.....	3,013 57
Cash from membership or policy fees.....	219 50
Cash from increased or decreased insurance.....	180 00
Total receipts.....	\$3,513 72
Add cash balance at close of preceding year.....	686 09
Total receipts and income.....	\$4,199 81

## DISBURSEMENTS.

Losses paid during the year.....	\$3,120 15
Salaries and fees paid to officers and directors (schedule A).....	807 85
Assessments charged off as uncollectible (carried inside).....	\$34 71
All other disbursements (schedule B).....	156 88
Total disbursements during the year.....	<u>\$4,114 86</u>

## MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$3,012 57
Rate per cent of assessment on property insured.....	One mill
Amount of losses or expenses allowed to accumulate before an assessment is ordered: None.	

## GERMAN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF CASCO.

(File No. 45.)

(Incorporated March 19, 1878.)

Doing business in the county of St. Clair.

ENGELBERT SCHNEIDER, Sr., *President.* JACOB L. KELLER, *Secretary.*

P. O. address of Secretary, Casco, Mich.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892.....	1,433
Number of increase, 32; decrease, 42; net decrease during the year.....	10
Number of members December 31, 1893.....	<u>1,443</u>

## RISKS.

Amount in force December 31, 1892.....	\$2,280,699
Amount added during the year.....	84,348
Total.....	\$2,365,047
Amount withdrawn or canceled during the year.....	81,121
Amount in force December 31, 1893.....	<u>\$2,284,426</u>

## RESOURCES.

Cash on hand.....	\$875 94
Assessments of past year uncollected.....	1,457 39
Total available resources.....	<u>\$2,333 33</u>

## LIABILITIES.

For losses due and payable.....	\$449 00
For losses not matured.....	2,808 90
Due or to become due for borrowed money.....	1,450 00
Nature and amount of all other claims, interest.....	44 00
Officers' fees.....	200 00
Total liabilities.....	\$4,746 90

## RECEIPTS.

Cash collected on assessments levied during the year.....	\$4,214 61
Cash collected on assessments levied in prior years.....	1,477 20
Borrowed money.....	3,321 60
Cash from increased or decreased insurance.....	24 74
Cash income from all other sources.....	12 36
Total receipts.....	\$9,550 51
Add cash balance at close preceding year.....	867 56
Total receipts and income.....	\$10,418 07

## DISBURSEMENTS.

Losses paid during the year (of which \$1,548.60 occurred in prior years).....	\$5,626 74
Salaries and fees paid to officers and directors (schedule A).....	288 48
All other disbursements (schedule B).....	3,876 96
Total disbursements during the year.....	\$9,542 18

## MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$5,672 00
Rate per cent of assessment on property insured.....	$\frac{1}{4}$ of 1 per cent
Amount of losses or expenses allowed to accumulate before an assessment is ordered: One year's loss.....	

## GERMAN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF ANN ARBOR.

(File No. 1.)

(Incorporated September 5, 1859; reincorporated December 16, 1889.)

Doing business in the county of Washtenaw.

JACOB J. REICHERT, *President*.CHARLES BRAUN, *Secretary*.

P. O. address of Secretary, Ann Arbor, box 1198.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892.....	1,427
Number of increase, 93; decrease, 89; net increase during the year.....	54
Number of members December 31, 1893.....	1,481

## RISKS.

Amount in force December 31, 1892.....	\$3,585,965	
Amount added during the year .....	237,840	
Total.....		\$3,823,805
Amount withdrawn or canceled during the year .....		148,155
Amount in force December 31, 1893.....		<u>\$3,680,650</u>

## RESOURCES.

Cash on hand.....	\$88 26
Assessments of past year uncollected .....	136 01
Total available resources .....	<u>\$194 27</u>

## LIABILITIES.

For losses not matured.....	\$1,314 00
Total liabilities .....	<u>\$1,314 00</u>

## RECEIPTS.

Cash collected on assessments levied during the year.....	\$8,066 54
Cash from membership or policy fees .....	319 00
Cash from increased or decreased insurance .....	77 27
Cash income from all other sources, borrowed money on Co. note .....	2,973 00
Total receipts.....	<u>\$11,157 81</u>
Add cash balance at close preceding year .....	17 35
Total receipts and income.....	<u>\$11,175 16</u>

## DISBURSEMENTS.

Losses paid during the year (of which \$1,578.74 occurred in prior years).....	\$6,741 62
Salaries and fees paid to officers and directors (schedule A) .....	644 44
All other disbursements (schedule B) .....	3,750 84
Total disbursements during the year .....	<u>\$11,136 90</u>

## MISCELLANEOUS.

Number of assessments made during the year .....	One
Amount of assessments made during the year .....	\$8,242 35
Rate per cent of assessment on property insured .....	.0023
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No stated amount.	

# IONIA, EATON AND BARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF IONIA.

(File No. 52.)

(Incorporated May 23, 1881.)

Doing business in the counties of Ionia, Eaton and Barry.

NATHAN B. HAYES, *President.*J. WARREN PEAKE, *Secretary.*

P. O. address of Secretary, Ionia.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	1,483
Number of increase, 23; decrease, 113; net decrease during the year .....	90
Number of members December 31, 1893 .....	1,393

## RISKS.

Amount in force December 31, 1892 .....	\$1,883,016
Amount added during the year .....	24,596
Total .....	\$1,907,616
Amount withdrawn or canceled during the year .....	141,605
Amount in force December 31, 1893 .....	\$1,766,011

## RESOURCES.

Assessments of last year uncollected .....	\$1,764 50
Assessments of prior years uncollected (carried inside) .....	\$7,678 26
Nature and amount of all other resources, notes .....	285 52
Total available resources .....	\$2,050 02

## LIABILITIES.

For losses due and payable .....	\$4 21
For losses not matured .....	2 75
Due or to become due for borrowed money .....	10,947 17
Nature and amount of all other claims, miscellaneous .....	997 96
Total liabilities .....	\$11,952 08

## RECEIPTS.

Cash collected on assessments levied during the year .....	\$3,654 69
Cash collected on assessments levied in prior years .....	905 20
Cash income from all other sources, viz.: { Loans .....	18,969 58
{ Cash from costs received .....	2 50
Total receipts .....	\$23,521 97
Add cash balance at close of preceding year .....	298 12
Total receipts and income .....	\$23,815 09

## DISBURSEMENTS.

Losses paid during the year (of which \$15.08 occurred in prior years).....	\$2,555 47
Salaries and fees paid to officers and directors (schedule A) .....	1,253 30
All other disbursements (schedule B) .....	1,711 75
Paid on loans.....	17,508 92
Total disbursements during the year.....	<u>\$23,919 44</u>

## MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$4,405 74
Rate per cent of assessment on property insured.....	1-5 of 14
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Not limited.	

## LAPEER COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

## OF LAPEER COUNTY.

(File No. 28.)

(Incorporated March 24, 1871.)

Doing business in the county of Lapeer.

H. D. ROOD, *President.*C. B. KIDDER, *Secretary.*

P. O. address of Secretary, Almont, Mich.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892.....	2,064
Number of increase, 454; decrease, 139; net increase during the year .....	315
Number of members December 31, 1893.....	<u>2,389</u>

## RISKS.

Amount in force December 31, 1892.....	\$3,309,046
Amount added during the year .....	718,971
Total.....	<u>\$3,928,017</u>
Amount withdrawn or canceled during the year .....	227,973
Amount in force December 31, 1893.....	<u>\$3,700,044</u>

## RESOURCES.

Cash on hand.....	\$58 29
Assessments of past year uncollected.....	6,947 42
Total available resources.....	<u>\$7,005 71</u>



## LIABILITIES.

Due or to become due for borrowed money .....	\$5,676 70
Nature and amount of all other claims, miscellaneous .....	1,083 70
Total liabilities .....	<u>\$6,760 40</u>

## RECEIPTS.

Cash collected on assessments levied in prior years .....	\$12,691 26
Cash income from all other sources, accrued assessment of canceled policies .....	85 76
Total receipts .....	<u>\$12,727 02</u>
Add cash balance at close of preceding year .....	86 28
Total receipts and income .....	<u>\$12,763 30</u>

## DISBURSEMENTS.

Losses paid during the year .....	\$11,289 20
Salaries and fees paid to officers and directors, 1892 (schedule A) .....	801 37
Assessments charged off as uncollectible (carried inside) .....	\$165 71
All other disbursements, 1892 (schedule B) .....	610 01
Paid collector, \$222.10; paid part of expense of review, \$282.33 .....	504 43
Total disbursements during the year .....	<u>\$12,705 01</u>

## MISCELLANEOUS.

Number of assessments made during the year .....	One
Amount of assessments made during the year .....	\$6,947 42
Rate per cent of assessment on property insured .....	.002
Amount of losses or expenses allowed to accumulate before an assessment is ordered: All during the year.	

LIVINGSTON COUNTY MUTUAL FIRE INSURANCE  
COMPANY.

OF HOWELL.

(File No. 10.)

(Incorporated February 16, 1863, reincorporated January 24, 1893.)

Doing business in the county of Livingston.

A. M. DAVIS, *President.*E. D. SARGENT, *Secretary.*

P. O. address of Secretary, Howell.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	2,587
Number of increase, 237; decrease, 116; net increase during the year .....	121
Number of members December 31, 1893 .....	<u>2,708</u>

## RISKS.

Amount in force December 31, 1892.....	\$4,828,459	
Amount added during the year .....	407,295	
Total .....		\$5,235,754
Amount withdrawn or canceled during the year .....		\$15,487
Amount in force December 31, 1893.....		<u>\$4,960,317</u>

## RESOURCES.

Cash on hand .....	\$1,332 71
Total available resources.....	<u>\$1,332 71</u>

## LIABILITIES.

For losses due and payable .....	\$682 50
Total liabilities.....	<u>\$682 50</u>

## RECEIPTS.

Cash premiums received during the year.....	\$353 30
Cash collected on assessments levied during the year.....	11,379 81
Cash collected on assessments levied in prior years.....	10 01
Cash from membership or policy fees.....	114 50
Cash income from all other sources, borrowed money.....	900 00
Interest on bank deposits.....	52 43
Payment on note.....	30 00
Total receipts.....	<u>\$12,840 05</u>
Add cash balance at close preceding year .....	612 07
Total receipts and income.....	<u>\$13,452 12</u>

## DISBURSEMENTS.

Losses paid during the year (of which \$2,178.36 occurred in prior years).....	\$3,188 41
Salaries and fees paid to officers and directors (schedule A).....	1,245 42
Fees retained (or remitted to assured) by agents or collectors.....	8 77
Assessments charged off as uncollectible (carried inside).....	\$126 77
All other disbursements (schedule B).....	71 63
Borrowed money.....	2,455 18
Total disbursements during the year.....	<u>\$11,919 41</u>

## MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$11,506 58
Rate per cent of assessment on property insured.....	.025
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No specified am't.	

# MICHIGAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

OF LANSING.

(File No. 54.)

(Incorporated August 31, 1881.)

Doing business in the State of Michigan.

GEO. W. JENKS, *President.*A. T. DAVIS, *Secretary.*

P. O. address of Secretary, Lansing.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	502
Number of increase, 33; decrease, 56; net increase during the year .....	87
Number of members December 31, 1893 .....	539

## RISKS.

Amount in force December 31, 1892 .....	\$2,138,179 21
Amount added during the year .....	1,250,828 00
Total .....	\$3,389,007 21
Amount withdrawn or canceled during the year .....	945,389 21
Amount in force December 31, 1893 .....	\$2,443,668 00

## RESOURCES.

Whole amount of premium or deposit notes belonging to the company .....	\$265,984 55
Unassessed portion of said notes belonging to company .....	\$265,984 55
Cash on hand .....	18,308 68
Assessments of past year uncollected .....	280 88
Nature and amount of all other resources, {	
Real estate .....	7,000 00
Reinsurance .....	1,500 00
Collateral loans .....	42,450 00
Stocks and bonds .....	2,090 00
Premiums due .....	4,568 96
Furniture and fixtures .....	417 75
Total available resources .....	\$342,545 82

## LIABILITIES.

For losses not matured, \$1,178.53; resisted, \$5,318.64 .....	\$9,492 17
Nature and amount of all other claims, liabilities, reinsurance reserve .....	6,316 86
Guarantee deposits .....	2,593 00
Total liabilities .....	\$18,847 08

## RECEIPTS.

Premiums or deposit notes taken during the year.....	\$150,915 45	
Cash premiums received during the year.....		\$22,286 79
Cash collected on assessments levied during the year.....		41,320 61
Cash income from all other sources { Interest.....		3,438 75
{ Guarantee deposits.....		2,528 00
{ Rent.....		149 89
{ Bills receivable, paid.....		8,500 00
Total receipts.....		\$79,232 14
Add cash balance at close preceding year.....		30,904 53
Total receipts and income.....		\$110,136 69

## DISBURSEMENTS.

Losses paid during the year (of which \$3,986.37 occurred in prior years).....		\$62,322 37
Salaries and fees paid to officers and directors (schedule A).....		3,900 00
Amount of premium or deposit notes returned to members whose policies were discontinued or canceled (carried inside).....	\$63,800 31	
All other disbursements (schedule B).....		6,655 64
Money loaned and stocks and bonds bought.....		18,950 00
Total disbursements during the year.....		\$91,528 01

## MISCELLANEOUS.

Number of assessments made during the year.....		Two
Amount of assessments made during the year.....		\$41,551 49
Rate per cent of assessment on property insured.....		Not given
Rate per cent of deposit or premium note included in assessment.....		14%
Amount of losses or expenses allowed to accumulate before an assessment is ordered: None.		

## MICHIGAN MUTUAL FIRE INSURANCE COMPANY.

OF LANSING.

(File No. 87.)

(Incorporated August 18, 1891.)

Doing business in the counties of Ingham, Jackson and Calhoun.

C. F. HAMMOND, *President.*CHAS. E. GARNER, *Secretary.*

P. O. address of Secretary, Lansing.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892.....		355
Number of increase, 265; decrease, 146; net increase during the year.....		119
Number of members December 31, 1893.....		474

## RISKS.

Amount in force December 31, 1892.....	\$392,935
Amount added during the year .....	181,180
Total.....	\$474,115
Amount withdrawn or canceled during the year.....	104,130
Amount in force December 31, 1893.....	\$369,985

## RESOURCES.

Whole amount of premium or deposit notes belonging to the company.....	\$7,452 12	
Unassessed portion of said notes belonging to company.....		\$7,452 12
Cash on hand.....		729 40
Nature and amount of all other resources, viz.: { Cash premiums in due course of collection.....		344 72
{ Office furniture .....		72 70
Total available resources.....		\$8,598 94

## LIABILITIES.—None.

## RECEIPTS.

Premium or deposit notes taken during the year.....	\$3,388 40	
Cash premiums and policy fees received during the year.....		\$1,932 68
Total receipts.....		\$1,932 68
Add cash balance at close of preceding year .....		852 19
Total receipts and income.....		\$2,784 87

## DISBURSEMENTS.

Losses paid during the year.....	\$369 62
Salaries and fees paid to officers and directors (schedule A).....	1,016 80
Fees retained (or remitted to assured) by agents or collectors.....	173 25
Amount of premium or deposit notes returned to members whose policies were discontinued or canceled (carried inside).....	\$1,671 90
All other disbursements (schedule B).....	175 80
Total disbursements during the year.....	\$2,056 47

## MICHIGAN MUTUAL TORNADO, CYCLONE AND WIND- STORM INSURANCE COMPANY.

## OF HASTINGS.

(File No. 62.)

(Incorporated April 21, 1885.)

Doing business in the State of Michigan.

S. W. MAPES, *President.*D. W. ROGERS, *Secretary.*

P. O. address of Secretary, Hastings.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892.....	2,540
Number of increase, 2,670; decrease 18; net increase during the year .....	2,654
Number of members December 31, 1893.....	5,194

## RISKS.

Amount in force December 31, 1892.....	\$2,491,925	
Amount added during the year.....	8,416,246	
Total.....		\$5,908,171
Amount withdrawn or canceled during the year.....		15,960
Amount in force December 31, 1893.....		<u>\$5,892,221</u>

## RESOURCES.

Cash on hand.....		\$1,423 41
Nature and amount of all other resources, viz.: { Note of Barry and Eaton Ins. Co.....		2,974 01
	{ Interest on same.....	121 86
Total available resources.....		<u>\$4,519 08</u>

## LIABILITIES.

Nature and amount of all other claims, viz., due officers and expenses.....		\$859 96
Total liabilities.....		<u>\$859 96</u>

## RECEIPTS.

Cash premiums received during the year.....		\$3,416 24
Cash for membership or policy fees.....		2,670 00
Cash from increased or decreased insurance.....		3,416 24
Cash income from all other sources, viz.: { Notes of Barry and Eaton Ins. Co.....		1,446 16
	{ Interest on same.....	86 77
Total receipts.....		<u>\$11,085 41</u>
Add cash balance at close of preceding year.....		430 56
Total receipts and income.....		<u>\$11,463 97</u>

## DISBURSEMENTS.

Losses paid during the year.....		\$690 73
Salaries and fees paid to officers and directors (schedule A).....		227 51
All other disbursements (schedule B).....		9,124 83
Total disbursements during the year.....		<u>\$10,042 56</u>

## MISCELLANEOUS.

Number of assessments made during the year.....	None
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No stated amount.	

## MONITOR INSURANCE COMPANY.

OF OAKLAND COUNTY.

(File No. 27.)

(Incorporated May 25, 1870.)

Doing business in the county of Oakland.

GEORGE D. COWDIN, *President.*WASHINGTON E. IRISH, *Secretary.*

P. O. address of Secretary, Clarkston.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	4,270
Number of increase, 269; decrease, 161; net increase during the year .....	108
Number of members December 31, 1893 .....	<u>4,378</u>

## RISKS.

Amount in force December 31, 1892 .....	\$9,316,487
Amount added during the year .....	539,786
Total .....	<u>\$9,856,253</u>
Amount withdrawn or canceled during the year .....	406,918
Amount in force December 31, 1893 .....	<u>\$9,449,335</u>

## RESOURCES.

Cash on hand .....	\$352 53
Assessments of past year uncollected .....	13,405 08
Assessments of prior years uncollected (carried inside) .....	\$203 87
Total available resources .....	<u>\$13,757 81</u>

## LIABILITIES.

For losses due and payable .....	\$12,590 40
For losses not matured .....	1,233 00
Due or to become due for interest on borrowed money .....	402 89
Nature and amount of all other claims, viz., miscellaneous .....	560 87
Total liabilities .....	<u>\$14,776 96</u>

## RECEIPTS.

Cash collected on assessments levied in prior years .....	\$12,589 82
Cash from membership or policy fees .....	619 50
Cash from increased or decreased insurance .....	589 12
Cash income from all other sources, miscellaneous .....	80 20
Total receipts .....	<u>\$15,878 64</u>
Add cash balance at close of preceding year .....	18 36
Total receipts and income .....	<u>\$15,897 00</u>

## DISBURSEMENTS.

Losses paid during the year (of which \$12,227.01 occurred in prior years) .....	\$12,227 01
Salaries and fees paid to officers and directors (schedule A) .....	1,073 91
Fees retained (or remitted to assured) by agents or collectors .....	604 30
Assessments charged off as uncollectible (carried inside) .....	\$85 14
All other disbursements (schedule B) .....	639 25
Total disbursements during the year .....	<u>\$15,544 47</u>

## MISCELLANEOUS.

Number of assessments made during the year .....	One
Amount of assessments made during the year .....	\$12,465 08
Rate per cent of assessment on property insured .....	.00145
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Losses of one year.	

## MUTUAL CITY AND VILLAGE FIRE INSURANCE COMPANY.

OF DOWAGIAC.

(File No. 46.)

(Incorporated September 17, 1878.)

Doing business in the counties of Berrien, Cass and Van Buren.

T. G. RIX, *President*.HENRY H. PORTER, *Secretary*.

P. O. address of Secretary, Dowagiac.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	1,702
Number of increase, 344; decrease, 156; net increase during the year .....	188
Number of members December 31, 1893 .....	<u>1,890</u>

## RISKS.

Amount in force December 31, 1892 .....	\$1,393,092
Amount added during the year .....	269,575
Total .....	<u>\$1,662,967</u>
Amount withdrawn or canceled during the year .....	154,465
Amount in force December 31, 1893 .....	<u>\$1,508,502</u>

## RESOURCES.

Cash on hand .....	\$400 74
Assessments of past year uncollected .....	299 70
Total available resources .....	<u>\$699 44</u>



## LIABILITIES.

Due or to become due for borrowed money .....		\$5,624 30
Due on unadjusted claim of F. Goodwin (carried inside) .....	\$575 00	
Total liabilities .....		<u>\$5,624 30</u>

## RECEIPTS.

Cash collected on assessments levied during the year .....		\$6,870 66
Cash collected on assessments levied in prior years .....		9 91
Cash income from all other sources, viz., amount refunded on loss, \$21.00; borrowed money, \$9,916.30 .....		9,987 30
Total receipts .....		<u>\$16,817 87</u>
Add cash balance at close preceding year .....		159 47
Total receipts and income .....		<u>\$16,777 34</u>

## DISBURSEMENTS.

Losses paid during the year .....		\$5,323 25
Salaries and fees paid to officers and directors (schedule A) .....		1,047 09
Assessments charged off as uncollectible (carried inside) .....	\$289 70	
All other disbursements (schedule B) .....		10,006 26
Total disbursements during the year .....		<u>\$16,376 60</u>

## MISCELLANEOUS.

Number of assessments made during the year .....		One
Amount of assessments made during the year .....		\$7,000 00
Rate per cent of assessment on property insured .....	About \$4.00 per \$1,000.00 in class "B."	
Amount of losses or expenses allowed to accumulate before an assessment is ordered: One assessment a year.		

## PATRONS' MUTUAL FIRE INSURANCE COMPANY.

## OF FREMONT.

(File No. 40.)

(Incorporated October 13, 1876.)

Doing business in the counties of Newaygo, Muskegon and Oceana.

S. V. WALKER, President.

A. O. WHITE, Secretary.

P. O. address of Secretary, Fremont.

(Statement of condition, December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	2,138
Number of increase, 203; decrease, 111; net increase during the year .....	92
Number of members December 31, 1893 .....	<u>2,230</u>

## RISKS.

Amount in force December 31, 1892.....	\$2,948,485	
Amount added during the year .....	294,115	
Total.....		\$3,242,580
Amount withdrawn or canceled during the year .....		149,405
Amount in force December 31, 1893.....		<u>\$3,098,115</u>

## RESOURCES.

Assessments of past year uncollected .....		\$294 50
Assessments of prior years uncollected (carried inside).....	\$220 33	
Nature and amount of all other resources, viz., safe and office furniture.....		150 00
Total available resources .....		<u>\$444 39</u>

## LIABILITIES.

Due or to become due for borrowed money .....		\$3,882 35
Total liabilities.....		<u>\$3,882 35</u>

## RECEIPTS.

Cash premiums received during the year.....		\$882 34
Cash collected on assessments levied during the year.....		5,710 52
Cash collected on assessments levied in prior years.....		135 58
Cash from membership or policy fees.....		466 50
Cash from increased or decreased insurance.....		8 85
Cash income from all other sources, loans.....		3,882 55
Total receipts and income.....		<u>\$11,080 84</u>

## DISBURSEMENTS.

Losses paid during the year (of which \$545.08 occurred in prior years) .....		\$7,553 46
Salaries and fees paid to officers and directors (schedule A) .....		1,270 30
Assessments charged off as uncollectible (carried inside).....	\$220 33	
All other disbursements (schedule B).....		421 49
Paid deficit of 1892.....		1,835 59
Total disbursements during the year.....		<u>\$11,080 84</u>

## MISCELLANEOUS.

Number of assessments made during the year .....	One
Amount of assessments made during the year .....	\$5,005 11
Rate per cent of assessment on property insured.....	2 mills
Amount of losses or expenses allowed to accumulate before an assessment is ordered: \$1,000 to \$2,000.	

## PEOPLES' MUTUAL FIRE INSURANCE COMPANY.

OF IONIA.

(File No. 29.)

(Incorporated November 13, 1871.)

Doing business in the counties of Ionia, Montcalm and Clinton.

JNO. E. TAYLOR, *President.*THOS. G. STEVENSON, *Secretary.*

P. O. address of Secretary, Ionia.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1893.....	1,146
Number of increase, 591; decrease, 91; net increase during the year.....	500
Number of members December 31, 1893.....	1,646

## RISKS.

Amount in force December 31, 1893.....	\$1,454,873
Amount added during the year.....	721,657
Total.....	\$2,176,530
Amount withdrawn or canceled during the year.....	118,763
Amount in force December 31, 1893.....	\$2,057,767

## RESOURCES.

Cash on hand.....	\$65 87
Assessments of past year uncollected.....	78 90
Total available resources.....	\$144 77

## LIABILITIES.

Due or to become due for borrowed money.....	\$2,880 00
Total liabilities.....	\$2,880 00

## RECEIPTS.

Cash collected on assessments levied during the year.....	\$2,369 99
Cash collected on assessments levied in prior years.....	93 13
Cash from membership or policy fees.....	19 00
Income from all other sources, on loans to pay losses.....	2,180 00
Rebate on salary of secretary, \$100.00; per error, \$1.00.....	101 00
Total receipts.....	\$4,762 12
Add cash balance at close of preceding year.....	87 08
Total receipts and income.....	\$4,849 20

## DISBURSEMENTS.

Losses paid during the year .....	\$910 73
Salaries and fees paid officers and directors (schedule A) .....	987 70
All other disbursements (schedule B) .....	1,330 34
Paid on loans, \$1,750; paid interest on loans, \$35.95 .....	1,835 34
Total disbursements during the year .....	<u>\$4,744 08</u>

## MISCELLANEOUS.

Number of assessments made during the year .....	One
Amount of assessments made during the year .....	\$2,443 25
Rate per cent of assessment on property insured .....	.02
Amount of losses or expenses allowed to accumulate before an assessment is ordered: One year's .....	

## SAGINAW VALLEY INSURANCE COMPANY.

## MICHIGAN.

(File No. 85.)

HOME OFFICE, SAGINAW, E. S.

(Incorporated August 29, 1890; commenced business September 1, 1890.)

W. C. McCLURE, *President.*J. P. SHEPIDAN, *Secretary.*

## MEMBERSHIPS.

Number of members December 31, 1892 .....	622
Number of increase, 1,320; decrease, 643; net increase during the year .....	573
Number of members December 31, 1893 .....	<u>1,195</u>

## RISKS.

Amount in force December 31, 1892 .....	\$1,021,156 00
Amount added during the year .....	1,700,851 27
Total .....	<u>\$2,722,007 27</u>
Amount withdrawn or canceled during the year .....	985,151 50
Amount in force December 31, 1893 .....	<u>\$1,736,855 77</u>

## ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par value.	Market value.
City of Saginaw sewer bonds .....	\$2,500 00	\$2,500 00
Totals (carried out at market value) .....	<u>\$2,500 00</u>	<u>\$2,500 00</u>
		\$2,500 00

Face value of premium or deposit notes.....	\$80,930 10	
Amount of notes less assessments (collected and in process) .....		\$80,930 10
Cash in bank.....		4,640 00
Interest accrued on bonds not included in "market value" .....		102 50
Gross premiums in due course of collection.....		7,786 06
All other property belonging to the company, viz., National Inspection and Map Co. stock, \$300.00; office furniture, \$715.20 .....	\$1,015 20	
Amount of premiums unpaid on policies which have been issued more than three months .....	247 57	
Aggregate amount of all the available assets of the company .....		<u>\$86,906 06</u>

## LIABILITIES.

Amount of unpaid losses.....		\$3,228 58
Reinsurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$18,567 27	
Amount of reserve on all outstanding risks.....		18,567 27
Return premiums.....		70 88
Aggregate liabilities .....		<u>\$21,966 73</u>

## RECEIPTS DURING THE YEAR.

	<i>On fire risks.</i>	
Gross amount of cash received for premiums.....	\$48,488 44	
Deduct amount paid for reinsurance for rebate, abatement and return premiums .....	9,520 86	
Net amount of cash actually received for premiums.....		\$38,948 08
Receipts from all other sources .....		128 20
Aggregate cash receipts.....		<u>\$39,076 28</u>

## DISBURSEMENTS DURING THE YEAR.

Net amount paid on losses (of which \$850.00 belonged to prior years) .....	\$17,696 72
Paid on loan.....	6,000 00
Paid or allowed during the year for commissions and brokerage.....	4,338 28
Paid during the year for salaries, fees, and all other charges of officers, clerks, and all other employees.....	4,467 97
All other disbursements, viz., miscellaneous.....	3,243 62
Aggregate cash disbursements.....	<u>\$35,745 60</u>

## MISCELLANEOUS.

<i>Risks and premiums.</i>	<i>Fire risks.</i>	<i>Premiums thereon.</i>
In force December 31, 1892.....	\$1,021,156 00	\$24,299 83
Written during the year.....	1,700,561 27	43,468 44
Total.....	<u>\$2,722,007 27</u>	<u>\$72,788 32</u>
Deduct expirations.....	985,151 50	23,271 58
In force at the end of the year.....	\$1,736,855 77	\$69,526 74
Deduct amount reinsured.....	82,650 00	2,232 20
Net amount in force December 31, 1893 .....	<u>\$1,654,205 77</u>	<u>\$67,294 54</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Term.....	<i>One year or less</i>
Amount covered.....	\$1,654,205 77
Gross premiums charged .....	87,184 54
Fraction unearned.....	72
Amount of premiums unearned.....	<u>18,567 27</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$104,488 51
Losses paid from organization to date.....	41,019 96
Fire losses incurred during the year.....	<u>20,074 80</u>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1893.

Fire risks taken.....	Fire risks.....
Premiums received.....	\$200,222 25
Losses paid.....	18,931 07
Total losses incurred during the year in the State of Michigan.....	7,517 04
	8,175 21

SCANDINAVIAN FARMERS' MUTUAL FIRE INSURANCE  
COMPANY.

OF GOWEN.

(File No. 61.)

(Incorporated August 15, 1884.)

Doing business in the counties of Montcalm and Kent

HANS CHRISTENSEN, *President.*C. J. NIELSEN, *Secretary.*

P. O. address of Secretary, Gowen.

(Statement of condition, December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892.....	292
Number of increase, 85; decrease, 10; net increase during the year.....	25
Number of members December 31, 1893.....	317

## RISKS.

Amount in force December 31, 1892.....	\$230,418
Amount added during the year.....	67,450
Total.....	\$447,877
Amount withdrawn or canceled during the year.....	9,411
Amount in force December 31, 1893.....	\$438,466

## RESOURCES.

Cash on hand.....	\$350 52
Assessments of past year uncollected.....	18 27
Total available resources.....	\$368 79

## LIABILITIES.—None.

## RECEIPTS.

Cash collected on assessments levied during the year.....	\$1,252 45
Cash from membership or policy fees.....	80 00
Cash from increased or decreased insurance.....	84 70
Cash income from all other sources, interest.....	13 00
Total receipts.....	\$1,440 15
Add cash balance at close preceding year.....	702 46
Total receipts and income.....	\$2,142 61

## DISBURSEMENTS.

Losses paid during the year.....	\$1,435 59
Salaries and fees paid to officers and directors (schedule A).....	30 00
Fees retained (or remitted to assured) by agents or collectors.....	57 64
All other disbursements (schedule B).....	18 95
Total disbursements during the year.....	<u>\$1,592 09</u>

## MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$1,370 72
Rate per cent of assessment on property insured.....	2-10 of 1%
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No stated amount.	

## SHIAWASSEE MUTUAL FIRE INSURANCE COMPANY.

OF CORUNNA.

(File No. 4.)

(Incorporated August 15, 1891; reincorporated August 15, 1891.)

Doing business in the county of Shiawassee.

H. W. BIGELOW, *President.*CHARLES A. WHELAN, *Secretary.*

P. O. address of Secretary, Vernon.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892.....	2,694
Number of increase, 295; decrease, 127; net increase during the year.....	168
Number of members December 31, 1893.....	<u>2,862</u>

## RISKS.

Amount in force December 31, 1892.....	\$4,614,340
Amount added during the year.....	1,056,976
Total.....	\$5,671,316
Amount withdrawn or canceled during the year.....	790,282
Amount in force December 31, 1893.....	<u>\$4,881,034</u>

## RESOURCES.

Cash on hand.....	\$99 90
Total available resources.....	<u>\$99 90</u>

## LIABILITIES.

Outstanding orders.....	\$765 13
Total liabilities.....	\$765 13

## RECEIPTS.

Cash premiums received during the year.....	\$334 43
Cash collected on assessments levied during the year.....	9,023 86
Cash from membership or policy fees.....	375 06
Cash from increased or decreased insurance.....	161 11
Cash income from all other sources, interest on money deposited in bank.....	21 00
Total receipts.....	\$9,915 45
Add cash balance at close of preceding year.....	104 34
Total receipts and income.....	\$10,019 79

## DISBURSEMENTS.

Losses paid during the year (of which \$605.33 occurred in prior years).....	\$8,169 43
Salaries and fees paid to officers and directors (schedule A).....	564 80
All other disbursements (schedule B).....	1,194 64
Total disbursements during the year.....	\$9,919 87

## MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$9,023 86
Rate per cent of assessment on property insured.....	.0025
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Assessments are made in advance of losses.	

## SOUTHERN MICHIGAN MUTUAL TORNADO, CYCLONE AND WIND STORM INSURANCE COMPANY.

OF CENTREVILLE.

(File No. 65.)

(Incorporated March 24, 1885.)

Doing business in the State of Michigan.

J. W. HARRISON, *President.*

W. H. VAN BUREN, *Secretary.*

P. O. address of Secretary, Centreville.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892.....	154
Number of increase, 4; decrease, 15; net decrease during the year.....	11
Number of members December 31, 1893.....	143



RISKS.

Amount in force December 31, 1898.....	\$176,725
Amount added during the year .....	2,500
Total.....	\$179,225
Amount withdrawn or canceled during the year .....	18,800
Amount in force December 31, 1898.....	\$160,425

RESOURCES.

Cash on hand .....	\$57 97
Assessments of past year uncollected and canceled.....	\$19 60
Total available resources.....	\$57 97

LIABILITIES.

For losses due and payable .....	\$5 00
Total liabilities.....	\$5 00

RECEIPTS.

Cash collected on assessments levied during the year .....	\$156 45
Cash from membership or policy fees .....	5 65
Total receipts.....	\$162 10
Add cash balance at close preceding year .....	26 33
Total receipts and income.....	\$188 43

DISBURSEMENTS.

Losses paid during the year .....	\$67 50
Salaries and fees paid to officers and directors, (schedule A).....	49 35
All other disbursements, (schedule B).....	12 60
Total disbursements during the year.....	\$180 46

MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year .....	\$176 05
Rate per cent of assessment on property insured .....	1-100%
Amount of losses or expenses allowed to accumulate before an assessment is ordered: One year.	

# SOUTHERN WASHTENAW FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF MANCHESTER.

(File No. 31.)

(Incorporated May 24, 1871.)

Doing business in the county of Washtenaw.

AMARIAH HITCHCOCK, *President.*

HENRY R. PALMER, *Secretary.*

P. O. address of Secretary, River Raisin.

(Statement of condition December 31, 1898.)

## MEMBERSHIPS.

Number of members December 31, 1892.....	291
Number of increase, 8; decrease, 11; net decrease during the year.....	3
Number of members December 31, 1898.....	288

## RISKS.

Amount in force December 31, 1892.....	\$705,700
Amount added during the year .....	25,075
Total.....	\$730,775
Amount withdrawn or canceled during the year .....	\$7,900
Amount in force December 31, 1898.....	\$682,975

## RESOURCES.

Cash on hand .....	\$307 11
Assessments of past year uncollected .....	63 20
Total available resources.....	\$370 11

## LIABILITIES.

Due or to become due for borrowed money .....	\$40 00
Nature and amount of all other claims, fire loss.....	216 06
Total liabilities.....	\$256 06

## RECEIPTS.

Cash premiums received during the year .....	\$35 10
Cash collected on assessments levied during the year.....	536 10
Cash collected on assessments levied in prior years .....	10 80
Cash from membership or policy fees .....	8 60
Cash income from all other sources, borrowed money.....	40 00
Total receipts.....	\$630 60
Add cash balance at close preceding year .....	75 25
Total receipts and income.....	\$705 85

## DISBURSEMENTS.

Losses paid during the year .....	\$308 66
Salaries and fees paid to officers and directors (schedule A) .....	182 00
All other disbursements (schedule B) .....	24 48
Total disbursements during the year .....	<u>\$490 14</u>

## MISCELLANEOUS.

Number of assessments made during the year .....	One
Amount of assessments made during the year .....	\$570 00
Rate per cent of assessment on property insured .....	.0009
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No amount.	

## ST. JOSEPH COUNTY VILLAGE FIRE INSURANCE COMPANY.

## OF CENTREVILLE.

(File No. 23.)

(Incorporated October 12, 1863; reincorporated October 12, 1893.)

Doing business in the county of St. Joseph.

THOMAS G. GREENE, *President*.SAMUEL CROSS, *Secretary*.

P. O. address of Secretary, Centreville.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	1,442
Number of increase, 173; decrease, 53; net increase during the year .....	91
Number of members December 31, 1893 .....	<u>1,533</u>

## RISKS.

Amount in force December 31, 1892 .....	\$1,497,727
Amount added during the year .....	152,555
Total .....	<u>\$1,650,282</u>
Amount withdrawn or canceled during the year .....	36,940
Amount in force December 31, 1893 .....	<u>\$1,563,342</u>

## RESOURCES.

Cash on hand .....	\$56 73
Assessments of past year uncollected .....	5,182 76
Assessments of prior years uncollected (carried inside) .....	352 48
Total available resources .....	<u>\$5,289 49</u>

## LIABILITIES.

For losses due and payable .....	\$325 00
For losses not matured .....	4,111 30
Nature and amount of all other claims, expenses of the year .....	504 15
<b>Total liabilities</b> .....	<b>\$4,940 25</b>

## RECEIPTS.

Cash collected on assessments levied during the year .....	\$4,747 42
Cash from membership or policy fees .....	184 00
Cash from increased or decreased insurance .....	16 40
Cash income from all other sources, miscellaneous .....	45 85
<b>Total receipts</b> .....	<b>\$4,994 30</b>
Add cash balance at close of preceding year .....	90 83
<b>Total receipts and income</b> .....	<b>\$5,084 13</b>

## DISBURSEMENTS.

Losses paid during the year (of which \$3,635.56 occurred in prior years) .....	\$3,637 67
Salaries and fees paid to officers and directors (schedule A) .....	429 65
Fees retained (or remitted to assured) by agents or collectors .....	301 00
Assessments charged off as uncollectible (carried inside) .....	362 45
All other disbursements (schedule B) .....	719 06
<b>Total disbursements during the year</b> .....	<b>\$5,037 40</b>

## MISCELLANEOUS.

Number of assessments made during the year .....	One
Amount of assessments made during the year .....	\$3,156 21
Rate per cent of assessment on property insured .....	\$3.00 on each \$1,000.00 in class "3."
Amount reassessed to cover deficiencies of former assessments: Not any.	
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Losses for one year.	

## SWEDISH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF TUSTIN.

(File No. 68.)

(Incorporated February 21, 1887.)

Doing business in the counties of Osceola and Wexford.

JOHN CARLSON, *President*.JONES CARLSON, *Secretary*

P. O. address of Secretary, Gilbert.

(Statement of condition December 31, 1898.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	324
Number of increase, 26; decrease, 6; net increase during the year .....	30
<b>Number of members December 31, 1898</b> .....	<b>224</b>

## RISKS.

Amount in force December 31, 1892.....	\$160,431 50	
Amount added during the year.....	21,945 00	
Total.....		\$182,376 50
Amount withdrawn or canceled during the year .....		3,209 50
Amount in force December 31, 1893.....		<u>\$179,167 00</u>

## RESOURCES.

Cash on hand.....		\$373 58
Assessments of past year uncollected.....		156 56
Assessments of prior years uncollected (carried inside).....	\$31 79	
Total available resources.....		<u>\$561 13</u>

## RECEIPTS.

Cash collected on assessments levied during the year.....	\$174 09
Cash collected on assessments levied in prior years.....	100 12
Cash from membership or policy fees.....	62 49
Cash from increased or decreased insurance.....	14 01
Cash income from all other sources, withdrawal fee.....	2 43
Total receipts.....	<u>\$353 19</u>
Add cash balance at close preceding year.....	841 46
Total receipts and income.....	<u>\$694 65</u>

## DISBURSEMENTS.

Losses paid during the year.....	\$185 78
Salaries and fees paid to officers and directors (schedule A).....	77 50
Fees retained (or remitted to assured) by agents or collectors.....	76 50
Assessments charged off as uncollectible (carried inside).....	\$1 70
All other disbursements (schedule B).....	31 34
Total disbursements during the year.....	<u>\$321 07</u>

## MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$330 64
Rate per cent of assessment on property insured.....	1-5 of 1 per cent

**TEUTONIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.**  
**OF GREENFIELD.**  
 (File No. 36.)

(Incorporated May 4, 1874.)

Doing business in the counties of Macomb and Wayne.

JOHN HALTINER, *President.*

HENRY LANCO, *Secretary.*

P. O. address of Secretary, 1st Toll Gate Grand River Avenue, Detroit.

(Statement of condition December 31, 1893.)

**MEMBERSHIPS.**

Number of members December 31, 1892.....	922
Number of increase, 87; decrease, 93; net decrease during the year.....	56
Number of members December 31, 1893.....	<u>866</u>

**RISKS.**

Amount in force December 31, 1892.....	\$1,180,597
Amount added during the year.....	47,867
Total.....	\$1,178,464
Amount withdrawn or canceled during the year.....	101,998
Amount in force December 31, 1893.....	<u>\$1,076,471</u>

**RESOURCES.**

Cash on hand.....	\$30 22
Assessments of prior years uncollected (carried inside).....	\$88 10
Total available resources.....	<u>\$30 22</u>

**LIABILITIES.**

Due or to become due for borrowed money.....	\$2,900 00
Total liabilities.....	<u>\$2,900 00</u>

**RECEIPTS.**

Cash collected on assessments levied during the year.....	\$3,354 27
Total receipts.....	\$3,354 27
Add cash balance at close of preceding year.....	25 46
Total receipts and income.....	<u>\$3,380 73</u>

## DISBURSEMENTS.

Losses paid during the year (of which \$1,591.80 occurred in prior years).....	\$1,591 80
Salaries and fees paid to officers and directors (schedule A).....	668 69
All other disbursements (schedule B).....	288 67
Paid borrowed money (1892).....	311 85
Total disbursements during the year.....	<u>\$2,860 51</u>

## MISCELLANEOUS.

Number of assessments made during the year.....	One
Amount of assessments made during the year.....	\$8,391 79
Rate per cent of assessment on property insured.....	.008
Amount reassessed to cover deficiencies of former assessments.....	527 53

## THREE RIVERS FARMERS' MUTUAL FIRE INSURANCE COMPANY.

## OF THREE RIVERS.

(File No. 15.)

(Incorporated April 28, 1863; reincorporated April 22, 1893.)

Doing business in the counties of St. Joseph, Cass and Kalamazoo.

GEO. W. FULKERSON, *President.*J. M. WETTERBEE, *Secretary.*

P. O. address of Secretary, Three Rivers.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892.....	839
Number of increase, 41; decrease, 42; net decrease during the year.....	1
Number of members December 31, 1893.....	<u>838</u>

## RISKS.

Amount in force December 31, 1892.....	\$1,620,730
Amount added during the year.....	70,268
Total.....	<u>\$1,690,998</u>
Amount withdrawn or canceled during the year.....	91,096
Amount in force December 31, 1893.....	<u>\$1,599,902</u>

## RESOURCES.

Cash on hand .....	\$61 90
Assessments of past year uncollected .....	112 82
Assessments of prior years uncollected (carried inside) .....	\$8 43
Total available resources .....	<u>\$174 72</u>

## LIABILITIES.

For losses not matured .....	\$1,983 09
Due or to become due for borrowed money .....	463 51
Nature and amount of all other claims, miscellaneous .....	141 93
Total liabilities .....	<u>\$2,587 43</u>

## RECEIPTS.

Cash collected on assessments levied during the year .....	\$3,108 45
Cash from membership or policy fees .....	121 00
Total receipts and income .....	<u>\$3,229 45</u>

## DISBURSEMENTS.

Losses paid during the year (of which \$1,221.52 occurred in prior years) .....	\$1,221 52
Salaries and fees paid to officers and directors (schedule A) .....	121 92
Fees retained (or remitted to assured) by agents or collectors .....	68 50
Assessments charged off as uncollectible (carried inside) .....	\$29 76
All other disbursements (schedule B) .....	209 27
Miscellaneous .....	1,537 97
Total disbursements during the year .....	<u>\$3,169 18</u>

## MISCELLANEOUS.

Number of assessments made during the year .....	One
Amount of assessments made during the year .....	\$3,221 27
Rate per cent of assessment on property insured .....	20 cents on each \$100 of risks
Amount of losses or expenses allowed to accumulate before an assessment is ordered: One assessment each year.	



TUSCOLA COUNTY FARMERS' MUTUAL FIRE INSURANCE  
COMPANY.

OF CARO.

(File No. 79.)

(Incorporated September 10, 1890.)

Doing business in the county of Tuscola.

W. J. CAMPBELL, *President.*C. D. PETERSHANS, *Secretary.*

P. O. address of Secretary, Caro.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892.....	1,504
Number of increase, 787; decrease, 143; net increase during the year.....	644
Number of members December 31, 1893.....	2,148

## RISKS.

Amount in force December 31, 1892.....	\$1,394,382
Amount added during the year.....	949,115
Total.....	\$2,343,497
Amount withdrawn or canceled during the year.....	101,358
Amount in force December 31, 1893.....	\$2,242,139

## RESOURCES.

Cash on hand.....	\$850 45
Nature and amount of all other resources, notes as reserve fund.....	489 09
Total available resources.....	\$1,339 54

## LIABILITIES.

Outstanding orders.....	\$36 75
Total liabilities.....	\$36 75

## RECEIPTS.

Cash premiums received during the year.....	\$5,308 49
Cash for membership or policy fees.....	788 00
Cash from increased or decreased insurance.....	579 56
Total receipts.....	\$6,674 05
Add cash balance at close preceding year.....	3,298 36
Total receipts and income.....	\$9,972 40

## DISBURSEMENTS.

Losses paid during the year (of which \$5.00 occurred in prior years) .....	\$4,822 73
Salaries and fees paid to officers and directors (schedule A) .....	1,765 31
Fees retained (or remitted to assured) by agents or collectors .....	1,366 56
Amount of notes returned to members whose policies were discontinued or canceled and uncollectible notes .....	174 34
All other disbursements (schedule B) .....	585 54
Paid outstanding orders of previous year .....	10 34
Total disbursements during the year .....	<u>\$8,664 61</u>

## WASHTENAW MUTUAL FIRE INSURANCE COMPANY.

OF ANN ARBOR.

(File No. 2.)

(Incorporated December 31, 1869; reincorporated January, 6, 1890.)

Doing business in the county of Washtenaw.

JOHN F. SPAFARD, *President.*WM. K. CHILDS, *Secretary.*

P. O. address of Secretary, Ann Arbor.

(Statement of condition December 31, 1893.)

## MEMBERSHIPS.

Number of members December 31, 1892 .....	2,550
Number of increase, 252; decrease, 89; net increase during the year .....	163
Number of members December 31, 1893 .....	<u>2,713</u>

## RISKS.

Amount in force December 31, 1892 .....	\$4,950,055
Amount added during the year .....	459,155
Total .....	\$5,409,210
Amount withdrawn or canceled during the year .....	250,620
Amount in force December 31, 1893 .....	<u>\$5,158,590</u>

## RESOURCES.

Cash on hand .....	\$114 61
Assessments of past year uncollected .....	19 05
Total available resources .....	<u>\$134 26</u>

## LIABILITIES.

For losses resisted .....	\$330 00
Due or to become due for borrowed money .....	1,550 00
Nature and amount of all other claims, miscellaneous .....	75 00
Total liabilities .....	<u>\$1,955 00</u>

## RECEIPTS.

Cash collected on assessments levied during the year .....	\$4,994 01
Cash collected on assessments levied in prior years .....	4 94
Cash from increased or decreased insurance .....	667 33
Cash income from all other sources, borrowed money, Co. notes .....	4,750 00
Total receipts .....	<u>\$10,416 28</u>
Add cash balance at close of preceding year .....	225 32
Total receipts and income .....	<u>\$10,641 60</u>

## DISBURSEMENTS.

Losses paid during the year (of which \$430.00 occurred in prior years) .....	\$5,882 87
Salaries and fees paid to officers and directors (schedule A) .....	1,156 00
All other disbursements (schedule B) .....	3,468 62
Total disbursements during the year .....	<u>\$10,526 99</u>

## MISCELLANEOUS.

Number of assessments made during the year .....	One
Amount of assessments made during the year .....	\$5,013 66
Rate per cent of assessment on property insured .....	\$1.00 per \$1,000.00
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Losses of one year.	



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RECEIVERS' STATEMENTS.

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ABSTRACTS

COMPILED FROM THE STATEMENTS OF RECEIVERS OF

MUTUAL FIRE INSURANCE COMPANIES

OF THE

STATE OF MICHIGAN

MADE TO THE COMMISSIONER OF INSURANCE FOR THE YEAR  
ENDING DECEMBER 31, 1893.

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## DETROIT MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY.

DETROIT.

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(Incorporated March 17, 1887, under Act No. 78, Public Acts of 1883.)

Which did business in the State of Michigan.

MATHEW G. WILLIAMS, *President*. - - - - - A. P. COULTER, *Secretary*.

This company discontinued doing business February 3, 1892, and proceeded to wind up its affairs through its own officers. Owing to the recent death of the secretary no report has been received of the present condition of the affairs of the company.

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## DETROIT MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT DETROIT.

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(Incorporated June 16, 1887.)

Which did business in the counties of Wayne, Washtenaw and Lenawee,

AND

## GERMAN AMERICAN MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT DETROIT.

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(Incorporated February 29, 1888.)

Which did business in the counties of Wayne, Oakland and Livingston.

DAVID E. HEINEMAN, *Receiver*, Detroit.

THERON F. GIDDINGS, *Commissioner of Insurance*:

SIR—I beg to report to you that as receiver of the Detroit Mutual Fire Insurance Company, and of the German American Mutual Fire Insurance Company of Wayne, Oakland and Livingston counties. I have neither received nor expended any money since the last reports rendered, and therefore these reports as heretofore printed, will constitute and are submitted as a correct report of the condition of these com-

panies. All that remains to be done, unless a new assessment is ordered by the court, is to dispose of several cases, which are on the January term docket of the Wayne circuit court, and which I expect can be tried within a few weeks. A final report will then be made for both companies. The delay in these cases is the cause of the companies not being closed up.

Respectfully,

DAVID E. HEINEMAN, Receiver.

## FARMERS' HOME MUTUAL INSURANCE COMPANY.

LOCATED AT FLINT.

(Incorporated June 4, 1889.)

Which did business in the county of Genesee.

HENRY B. DILLER, *President.*

W. H. LONG, *Secretary.*

The company discontinued business December 28, 1891, and proceeded to wind up its affairs through its own officers.

### RECEIPTS.

Cash on hand January 1, 1892.....	\$158 56
Notes.....	39 83
Assessments of past years uncollected.....	734 43
Interest received.....	25 36
Assessment of 1892.....	3,708 93
<b>Total.....</b>	<b>\$4,657 09</b>

### DISBURSEMENTS.

Paid borrowed money.....	\$1,000 00
Expenses.....	719 64
Interest.....	217 77
Losses.....	2,161 97
Uncollected.....	410 85
Uncollectible account.....	146 86
<b>Total.....</b>	<b>\$4,657 09</b>

### REMARKS.

Uncollected accounts.....	\$410 85
Claims for losses outstanding.....	\$387 29
Interest estimated.....	150 00
<b>Total.....</b>	<b>\$657 29</b>

There is a good deal of resistance to payment of outstanding accounts. We will not realize more than one-third of the amount stated as uncollected. There are only two claims against the company for losses and we are in hopes of closing these up in the near future.

W. H. LONG, *Secretary.*

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

### OF GRATIOT AND ISABELLA COUNTIES.

(File No. 30.)

Which did business in the counties of Gratiot and Isabella.

CHAUNCEY WATERBURY, *Receiver*, P. O. Address, Ithaca, Mich.

THERON F. GIDDINGS, *Commissioner of Insurance, Lansing, Mich.*:

DEAR SIR—Below I give financial condition of my receivership.

Collected by assessments.....	\$2,222 82
Paid losses and items of expense, and bills to officials.....	1,940 75
Cash on hand.....	\$1,282 04

There were perhaps, one or two claims for losses that do not amount to over \$25 not settled, as it is doubtful about the equity of their claim, but will be paid if satisfactory proof is made.

The above does not include my charges for receivership and attorney fee. We are intending to close up the business as soon as practicable. The business is being delayed, from the fact that a goodly number neglect to pay their assessments, that are able to pay and should pay. Not but what enough has been collected to more than pay all claims of every nature and probably leave some to be returned to members, but it was tacitly understood in levying the assessment that all should not only be assessed but made to pay, and in order to make the matter as harmonious as possible, I agreed to do so. With this in view I have made a list and submitted to our attorney to prosecute and collect. Personally I had rather not do it but equitably cannot well avoid it. We intend to close it up during the year.

Yours truly,

C. WATERBURY, *Receiver*.

## HOME MUTUAL FIRE INSURANCE COMPANY.

OF IONIA, CLINTON AND MONTCALM COUNTIES.

(File No. 48.)

Which did business in the counties of Ionia, Clinton and Montcalm.

CLARENCE B. WARDLE, *Receiver*, P. O. Address, Ionia, Mich.

THERON F. GIDDINGS, *Commissioner of Insurance, Lansing, Mich.*:

SIR—As required by section No. 18 of act No. 82 of the session laws of 1893, the following report is submitted of the Home Mutual Fire Insurance Company of Ionia, Clinton and Montcalm counties, showing the condition of the receivership.

As stated in this receiver's last report, this company had a case in the supreme court which he thought would settle the matter, and which would be decided in the April term. The case of Wardle, receiver, etc., vs. Hudson.

It was decided July 25, 1893, against this receiver, it being decided that the statute of limitations ran against this assessment. The receiver then proceeded to ascertain the views of the creditors in regard to



winding up the affairs of the company. It was found that the creditors were of one mind regarding the advisability of closing the matter up, which this receiver then proceeded to do. He was very desirous of closing it during the year of 1893, but it was found impossible to do so.

On the 20th day of January, 1894, this receiver presented his final account to the circuit court for this county, before the Hon. William E. Grove, circuit judge of the seventeenth judicial circuit of the State of Michigan, together with receipts in full from all the creditors, and this receiver was discharged. A copy of the order is herewith submitted.

This receiver further reports that during the pendency of these proceedings, he has had 125 cases in the circuit court of this county; that he has been to the supreme court in three different cases and, in one of which, he was brought into the supreme court three times; that he has been stopped in his proceedings by at least three decisions of the supreme court, in cases other than his own; that he had matters in the probate court and before commissioners on claims.

Amount of claims against this company.....	\$21,681 99
Paid on claims, first dividend.....	8,646 35
	<hr/>
Less charged to debtors' account.....	\$12,985 64
	82 40
	<hr/>
Leaving a balance due of.....	\$12,985 24
	<hr/>
Collections from all sources.....	\$29,017 64
	<hr/>
Total expense less taxed cost collected.....	\$11,696 24
Paid on claims, first dividend.....	8,646 35
Paid on final dividend.....	8,678 87
	<hr/>
Less overpaid.....	\$29,022 96
	5 32
	<hr/>
	\$29,017 64
	<hr/>

This receiver's first dividend amounted to 40 per cent; his last dividend to 67 per cent on the balance making a trifle over 80 per cent in all.

Below will be found the financial exhibit of Dec. 31, 1893, which figures were not changed at the time of receiver's discharge.

Cash on hand as per last report.....	\$11,147 54
Received from assessments.....	249 08
	<hr/>
	\$11,396 62
	<hr/>
Total expense since last report, including receiver's fees, clerk hire, postage, court, attorney and collection fees and expenses of winding up, over taxed costs collected.....	\$2,723 57
Cash on hand.....	8,673 05
	<hr/>
	\$11,396 62
	<hr/>

All of which is respectfully submitted.

C. B. WARDLE, Receiver.

STATE OF MICHIGAN, }  
THE CIRCUIT COURT FOR THE COUNTY OF IONIA, }

In the matter of the Home Mutual Fire Insurance Company of Ionia, Clinton and Montcalm counties.

At a session of said court held at the court house in the city of Ionia, and county and State aforesaid, upon the 30th day of January, A. D. 1894; present the Hon. William E. Grove, circuit judge of the seventeenth judicial circuit of the State of Michigan.

On reading and filing the petition of Clarence B. Wardle, receiver of the said Home Mutual Fire Insurance Company of Ionia, Clinton and Montcalm counties, heretofore filed in said cause, and praying among other things for the allowance of his account and his discharge, and after hearing the proofs taken in open court, and it appearing to the court now here, it is for the best interest of the creditors of said insolvent company and of all parties interested that the trust imposed by the proceedings heretofore had and taken in the above entitled matter be wound up and the account of the receiver allowed.

And it further appearing that the said receiver has paid to all of the creditors or their assigns the full amount of all moneys on hand, after the allowance of his account, and holds their receipts therefor, and it also appearing that said receiver has heretofore paid upon the claims against said insolvent company forty per cent of the face value hereof, and that all of the creditors have been settled with in full.

Therefore it is ordered, adjudged and decreed by the court by virtue of the power therein vested as follows:

First, That said account of the receiver be allowed as presented.

Second, That said receiver be discharged from the trust imposed, from all further liability by reason of such trust and that his bond be canceled and his bondsmen discharged.

WM. E. GROVE, Circuit Judge Presiding.

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF KALKASKA, MISSAUKEE AND WEXFORD COUNTIES.

(Incorporated June 16, 1886.)

Which did business in the counties of Kalkaska, Missaukee and Wexford.

WILLIAM D. TOTTEN, *Receiver*, P. O. address, Kalkaska, Mich.

The affairs of this company are practically closed up and the following order is of record in Kalkaska county.

W. D. TOTTEN, *Receiver*.

STATE OF MICHIGAN,  
THE CIRCUIT COURT, FOR THE COUNTY OF KALKASKA,— }

In Chancery.

In the matter of the petition of Wm. D. Totten for his discharge as receiver of the Farmers' Mutual Fire Insurance Company of Kalkaska, Missaukee and Wexford counties at a session of said court held at the court house in Kalkaska village, in said county on the seventh day of November, A. D. 1893. Present—Hon. Fred H. Aldrich, Circuit Judge.

This matter having come to be heard upon the application by petition of William D. Totten for his discharge as receiver of the Farmers' Mutual Fire Insurance Company of Kalkaska, Missaukee and Wexford counties, and upon the evidence of said receiver heard in open court here, and the books, papers and property of said insurance company, being in court here and seen by the court, and it appearing from the evidence of the said receiver and from an examination of the matters aforesaid that it is for the best interests of all parties in interest in the said matter that the said receiver ought to be discharged; and it appearing that the said William D. Totten as receiver as aforesaid, has faithfully discharged his duties as such receiver and ought to be discharged.

Thereupon it is ordered that the said William D. Totten be and is hereby discharged from further acting as receiver as aforesaid, and released from the further performance of duties as such receiver.

FRED H. ALDRICH, *Circuit Judge*.

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF LAKE, OSCEOLA AND WEXFORD COUNTIES.

(Incorporated October 14, 1881.)

Which did business in the counties of Lake, Osceola and Wexford.

J. WIGHT GIDDINGS, *Receiver*, P. O. address, Cadillac, Mich.STATE OF MICHIGAN, } ss.  
COUNTY OF WEXFORD, }

THE CIRCUIT COURT FOR THE COUNTY OF WEXFORD:

In the matter of the estate of the Farmers' Mutual Fire Insurance Company of Osceola, Wexford and Lake counties.

In this matter on reading and filing the petition of J. Wight Giddings, receiver of above named insurance company, it is hereby ordered that the prayer of the petitioner be granted, and that J. Wight Giddings be, and is hereby discharged from the receivership of said company, and that the bondsmen of said receiver be, and are hereby released.

FRED H. ALDRICH, *Circuit Judge*.STATE OF MICHIGAN, } ss.  
COUNTY OF WEXFORD, }

I, Samuel J. Wall, clerk of the circuit court for said county, the same being a court of record and having a seal, do hereby certify that I have compared the foregoing copy of an order discharging receiver, with the original record and files now remaining in my office, and have found the same to be a correct transcript therefrom, and the whole of such original record and files.

In testimony whereof I have hereunto set my hand and affixed the seal of said court, at Cadillac, this 5th day of January, A. D. 1894.

SAM'L J. WALL.

# FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF OGEMAW, ARENAC AND IOSCO COUNTIES.

[File No. 73.]

Which did business in the counties of Ogemaw, Arenac and Iosco.

EVENDER M. HARRIS, *Receiver*, P. O. address, West Branch, Mich.

## RISKS.

Amount in force December 31, 1893.....	\$172,175 00
Amount withdrawn during the year.....	None.

## MEMBERSHIPS.

No of members December 31, 1893.....	170
Decrease during the year .....	None.

## RESOURCES.

Policy holders liability only, as per amount of indebtedness, costs and expenses of collecting by receiver.

## LIABILITIES.

Losses due and payable.....	\$1,521 93
Due or to become due for borrowed money .....	910 00
Miscellaneous claims.....	490 00
Total liabilities.....	\$2,911 93

## RECEIPTS.

Total for year, ending December 31, 1893: None.

## EXPENDITURES.

Appointment of Evender M. Harris, receiver .....	\$35 00
Services of receiver in investigating books, etc., and other preparations preceding an assessment .....	25 00

EVENDER M. HARRIS, *Receiver*.

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

OF OTSEGO, CRAWFORD AND ROSCOMMON COUNTIES.

(File No. 84.)

Which did business in the counties of Otsego, Crawford and Roscommon.

JOHN J. NIEDERER, Receiver, P. O. address, Grayling, Mich.

*To the Commissioner of Insurance, Lansing, Mich.:*

DEAR SIR—As required by law, I hereby respectfully submit the following as my report of the condition of said receivership on the 31st day of December, 1893.

## MEMBERSHIPS.

Total number of members December 31, 1893.....	146
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## RISKS.

Total amount of risks December 31, 1893.....	\$131,400 00
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## LIABILITIES.

Amount of losses by fire due.....	\$1,154 39
Amount due on unpaid bills of the company.....	89 97
Total amount due (not including receiver's expenses).....	\$1,194 36

## RESOURCES.

Amount of uncollected assessments of previous years.....	\$937 25
--	----------

## RECEIPTS.

Amount collected on former assessments, but unaccounted for by the treasurer.....	\$12 08
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No assessment has been made by the receiver.  
 The receiver keeps advised by the court.  
 All of which is respectfully submitted.  
 January 22, 1894.

JOHN J. NIEDERER, Receiver.

# MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY OF MICHIGAN.

(File No. 63.)

Which did business in the State of Michigan.

DWIGHT GOSS, *Receiver*. P. O. address, Grand Rapids, Mich.

THERON F. GEDDINGS, *Commissioner of Insurance, Lansing, Mich.*:

SIR—The following report, concerning the affairs of the receivership of the Manufacturers' Mutual Fire Insurance Company, on December 31, 1893, is submitted.

I was appointed receiver June 15, 1892, as successor to A. Mather Granger, who had resigned. The following are the receipts and disbursements since that date:

## RECEIPTS.

Cash received from A. M. Granger, receiver.....	\$2,408 34
Cash received from assessments.....	1,540 74
Cash received from furniture sold.....	45 00
Cash received from costs paid.....	22 65
Cash received from rent.....	7 50
Total.....	<u>\$4,022 23</u>

## DISBURSEMENTS.

Office expenses, rent, clerk hire, postage, etc. ....	\$335 11
Legal expenses.....	681 08
Traveling expenses.....	234 62
Balance.....	2,301 42
Total.....	<u>\$4,021 23</u>

No allowance has yet been made by the circuit court to the receiver for his services. Soon after my appointment I began suit by order of the court on a bond given by the directors of the company to the company for losses and expenses, which, on December 8, 1893, was decided by the supreme court of Michigan in favor of the directors. Twenty suits are now pending in different counties of the State against members of the company upon assessments, and more suits, in the near future, will be instituted, if assessments are not paid.

All of which is respectfully submitted.

DWIGHT GOSS, *Receiver*.

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**TWENTY-FOURTH**  
**ANNUAL REPORT**  
**OF THE**  
**COMMISSIONER OF INSURANCE**

**OF THE**  
**STATE OF MICHIGAN**

**YEAR ENDING DEC. 31, 1898.**

**PART II.**

**LIFE, CASUALTY AND FRATERNAL INSURANCE.**

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**BY AUTHORITY**

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**LANSING**  
**ROBERT SMITH & CO STATE PRINTERS AND BINDERS**  
**1894**



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## TWENTY-FOURTH ANNUAL REPORT

OF THE

# COMMISSIONER OF INSURANCE.

### PART II.—LIFE, CASUALTY AND FRATERNAL INSURANCE.

STATE OF MICHIGAN, }  
INSURANCE BUREAU, }  
Lansing, May 10, 1894. }

HON. JOHN T. RICH, *Governor*:

Part II of the Twenty-fourth Annual Report of the Insurance Bureau, containing an exhibit of the business of life, fidelity, casualty and fraternal companies, transacting business in the State on the 31st day of December, 1893, is herewith respectfully submitted.

The whole number of regular, or level premium life companies, transacting business in the State during the year was thirty-seven, being three in excess of the number for the year previous.

The business transacted by these companies in the State during the year, compared with that of the preceding, shows as per following table:

	1892.	1893.
Policies issued, amount.....	\$28,823,967	\$29,085,248
In force, December 31.....	115,627,565	119,941,568
Premiums received.....	3,932,968	4,094,813
Losses incurred.....	1,493,614	1,249,993

Life companies admitted since January 1, 1894: Iowa Life, of Sioux City, Iowa; Nederlands Life, of Amsterdam, Holland, U. S. branch office, New York city.

*Comparisons of life business in Michigan from 1870 to 1893 inclusive.*

Year.	No. of companies.	New policies issued.		Policies in force at end of year.		Premiums received.	Losses paid.
		Number.	Amount.	Number.	Amount.		
1870----	66	10,172	\$18,421,580 00	27,597	-----	\$1,690,577 08	\$405,419 88
1871----	56	10,166	17,389,285 00	29,212	\$59,498,961 00	1,824,975 30	432,190 00
1872----	45	7,352	15,473,579 00	29,192	59,841,984 00	1,996,492 91	432,306 00
1873----	44	7,075	15,164,597 00	29,421	61,548,167 00	1,844,262 92	542,867 90
1874----	37	5,485	10,786,043 00	25,049	54,165,414 00	1,730,357 23	563,622 55
1875----	35	4,685	8,647,499 00	25,291	53,480,667 00	1,668,397 23	663,729 07
1876----	33	5,795	9,906,513 00	23,514	45,274,551 00	1,432,126 06	605,269 43
1877----	27	3,206	5,624,971 00	20,852	42,107,983 00	1,240,963 14	469,326 34
1878----	28	2,624	4,251,794 00	20,093	39,674,356 00	993,217 53	472,647 37
1879----	28	2,657	4,206,078 00	20,022	38,650,797 00	1,008,964 60	536,264 23
1880----	27	2,901	5,597,754 35	20,339	39,441,212 41	1,052,765 22	426,738 63
1881----	26	3,542	7,725,618 00	21,782	42,782,277 00	1,213,830 76	635,987 79
1882----	26	4,478	8,968,791 12	24,096	47,573,664 53	1,430,249 20	672,492 34
1883----	28	4,843	10,641,252 31	26,306	52,363,266 18	1,650,997 90	664,631 56
1884----	29	4,325	9,031,411 28	27,190	54,708,016 77	1,787,763 06	800,991 79
1885----	29	4,219	8,997,452 25	27,988	55,910,264 44	1,785,238 03	898,455 43
1886----	29	5,963	11,867,555 91	30,946	63,768,216 16	2,032,760 08	657,624 63
1887----	30	5,970	12,566,689 96	33,122	69,254,262 48	2,200,040 93	823,517 32
1888----	30	6,664	14,306,236 47	35,599	74,991,397 53	2,450,530 76	899,935 34
1889----	32	6,822	19,608,400 25	37,734	84,185,682 88	2,912,788 66	784,900 33
1890----	34	7,324	18,567,262 28	40,705	92,437,398 20	3,124,508 12	940,647 12
1891----	34	* 20,837	* 23,288,996 04	* 79,733	* 104,913,509 77	* 3,503,490 63	* 1,174,246 45
1892----	37	* 54,040	* 25,823,967 42	* 101,890	* 115,627,565 15	* 3,932,865 56	* 1,471,885 76
1893----	37	10,533	28,311,508 39	49,889	114,271,645 88	4,064,313 28	1,300,787 60

\* Including industrial policies which are not separately reported.

STATISTICAL TABLES.

Table No. I is a general statement of the business of the regular life insurance companies transacted in the State of Michigan during the year ending December 31, 1893.

Table No. II shows the assets and liabilities of the thirty-seven life insurance companies doing business in this State on the 31st day of December, 1893. The total admitted assets of these companies was \$993,471,494.96, an increase of \$69,979,940.90 over the showing made on December 31, 1892.

The total liabilities of the companies reported was \$847,658,403.38, an increase of \$68,497,856.98 over 1892. The increase in the reinsurance reserve was \$66,922,859.05, and the increase of net surplus as to policy holders, \$1,482,083.92.

Table No. III is a statement of balances of net or ledger assets December 31, 1892 and December 31, 1893.

Table No. IV is an exhibit of receipts and disbursements during the year, and compared with those of the previous year shows an increase in total receipts of \$14,120,945.64, and in disbursements of \$14,505,835.06. The total premium receipts increased \$12,283,718.97, of which amount the Michigan Mutual Life increased its receipts \$43,055.09 over previous year.



The increase in the amount paid for losses and matured endowments over previous year is \$3,267,095.58.

Table No. V shows the number and amount of policies issued and terminated during the year. Compared with the business of 1892 there is an increase in the number of policies in force of 149,805, and in the amount at risk of \$317,360,008.41.

Table No. VI is a showing of the number and amount of terminated policies during the year, with manner of termination.

#### SECURITIES.

The total amount and kind of securities held by the State Treasurer for life insurance companies in compliance with the statute are as follows:

Name of company.	Location.	Kind of securities.	Deposit value.
Imperial Life Insurance Co.....	Detroit.....	Mortgages.....	\$70,000 00
Michigan Mutual Life Insurance Co..	Detroit.....	Bonds and mortgages.....	100,000 00
Standard Life and Accident Insurance Co.....	Detroit.....	Mortgages and municipal bonds.....	200,000 00
Canada Life Insurance Co.....	Hamilton, Ont.	U. S. bonds.....	100,000 00

#### CASUALTY INSURANCE COMPANIES.

The number of companies of this character now doing business in the State is nineteen.

For information relative to their assets, liabilities, resources and amount of income, expenditures and the business transacted by these companies, references is made to the statements and statistical tables.

During the year the American Casualty Insurance and Security Co., of Baltimore, Md., failed, and renewal of authority to the American Employers and Liability Insurance Co. of Newark N. J., was refused, on account of their inability to comply with the laws and rules governing this department.

#### ADMITTED SINCE JANUARY 1, 1894.

The following named companies have been admitted since January 1: The Guarantors of Philadelphia, Pa.; National Benefit and Casualty Co. Milwaukee, Wis.

#### COÖPERATIVE OR ASSESSMENT ASSOCIATIONS OF THIS STATE.

During the year 1893 two assessment associations were organized under the laws of this State and received authority to commence business, viz.: Northern Accident of Kalamazoo; Preferred Bankers' Life of Lansing. The Northern Accident has since retired, having paid all claims in full. The Northwestern Accident Association of the U. S., located at Detroit, reinsured its risks in the Star Accident Co. of Chicago. The number of companies now doing business on the coöperative or assessment plan is forty-eight, of which five are companies organized in Michigan and forty-three from other states.

## COMPANIES ADMITTED SINCE JANUARY 1, 1894.

Knights Templar and Masonic Mutual Aid of Cincinnati, O.; National Masonic Accident of Des Moines, Iowa; Star Accident of Chicago, Ill.

## STATISTICAL TABLES

Numbered X, XI, XII and XIII have been prepared from the information contained in the annual statements and show the condition and business of the associations in a convenient form for comparison.

## CONCLUSIONS.

In making this, my first individual report, I refrain from making any criticisms relating to the old-line life companies. Their several statements have been carefully examined for the purpose of ascertaining their solvency; also as to their complying with the laws of this State and the rules of the department, and on this basis their certificates of authority have been renewed. In making these examinations the idea is constantly presented that improvements might be made in methods of management, etc., but taking into consideration that the business of life insurance has reached such a magnitude as to engage the attention of men of the best financial qualifications in this country, I am left to conclude that whatever departures I might suggest have been fully considered by those who are far better informed on the subject than I, and the varied questions settled in a manner that mature judgment deemed was better for all concerned.

## MICHIGAN COMPANIES.

The Imperial having ceased issuing policies November 1, 1892, leaves the Michigan Mutual the only regular life insurance company now doing business that is organized under the laws of the State. From examinations made as to the securities held by this company, and a knowledge that I have of the very capable men who are managing its affairs, I am pleased to place it among one of the many solid financial enterprises of our State and I consider its policy holders amply secured.

As is shown in another portion of this report, the Imperial Life has securities on deposit with the State Treasurer to the amount of \$70,000. This amount is held for the security of policy holders, and under an order issued from the supreme court, can be applied towards the payment of death claims against the company after the same are legally adjusted by the company, and the payment of the same authorized by the Commissioner of Insurance. As far as this department has knowledge, all adjusted death claims against this company have been paid, up to the date of this report.

## COMPANIES OF OTHER STATES.

This department necessarily depends largely on the departments of other states wherein are incorporated the several life companies authorized to do business in this State, for such information as will enable us to determine as to the responsibility of said companies, and from the reports of the commissioners and from regular correspondence had with them on this subject, I feel satisfied that the foreign life companies now authorized

to do business in this State, are conducted in a manner that give ample security to their policy holders. The many inducements that are now being offered by the companies to enable them to sell their goods, has resulted in a sharp competition, and this department is in constant communication with the public in relation to the reliability of the companies authorized. Much of this correspondence is the result of misstatements made by agents in their zeal for business. It is the desire of the commissioner to keep in close touch with the people on this subject, and extend to them all information that the files of the department contain. The tabulated reports contained in this volume fully show the condition of the several companies up to December 31, 1893.

#### FRATERNAL BENEFICIARY SOCIETIES.

By an act of the legislature of 1893 what is known as fraternal beneficiary societies, were placed under the control of this department and as a result thirty-two of these societies have complied with the statutes and made reports to this office, and said reports form a part of this volume. The greater number of these societies are incorporated under the laws of other states and may well be termed foreign societies, and on close examination of their articles of association and by-laws, it is discovered that their methods of business are as varied as the winds. Certain well known societies whose long term of existence have proven their worth to the public, show in their statements that they are managed on business principles, and they should be excepted from the large number that have applied for admission, but many of those remaining seem to be organized for the day only, and seem to be desirous of attempting a business that is purely speculative in its results and that can only prove its worth by time. The whole business is a cheap indemnity which is good for the time and has aided many persons of moderate means to make a proper provision for their families and has been conducive of much good in this way. It has been a good educator of the great benefits of life insurance, and I am of the opinion that if carefully guarded by the statutes and a close watch kept of it by departments, that the frauds may be weeded out and the worthy retained, that it is, a good class of insurance for those of limited means that may not be able to purchase indemnity in the old line companies. Great caution should be had to keep these societies confined to a simple death benefit and not allow them to wander in the depths of endowment or investment business, which on its face is a fraud and must end unsatisfactorily to certificate holders.

#### LIVE STOCK COMPANIES.

This class of companies is properly represented under the head of casualty business in this report. At the date of the last report of this department, four companies were doing business, that were organized under the laws of this State. Of this number, one, the Michigan Mutual Live Stock of Cadillac, has been placed in the hands of a receiver. Two of the remaining have failed to make their annual statements, and the final one is waiting an examination from this department, therefore no renewals of authority have been issued to any home organizations. Certificates of authority have been given to the People's Live Stock Insurance Co. of Pennsyl-

vania and the Northwestern Live Stock Insurance Co. of Des Moines, Iowa.

The following is a statement of receipts and expenditures of the department as far as audited, the salaries being, however, in full for fiscal year:

### *Receipts.*

From fire and marine insurance companies of other states and foreign countries, 3% tax .....	\$131,703 20
From life insurance companies, 2% tax .....	74,323 63
From casualty and miscellaneous companies .....	4,176 42
From coöperative assessment companies, fees .....	1,125 00
From retaliatory charges under life insurance laws .....	712 74
<b>Total</b> .....	<b>\$212,040 99</b>

### *Disbursements.*

Printing and binding, Parts I and II, 1893, \$330.95; Part I, 1894, \$909.01 .....	\$1,239 96
Miscellaneous printing and binding .....	536 23
Stationery and books .....	362 75
Express, \$124.99; telegrams, \$26.27 .....	151 26
Postage, \$225.00; miscellaneous expenses incurred on official business, \$43.35 .....	268 35
Salary of Commissioner Theron F. Giddings .....	2,000 00
Salary of Deputy Commissioner H. W. Walker .....	1,500 00
Salary of Chief Clerk Geo. R. Curtiss, 10½ months .....	1,050 00
Salary of extra clerk, Theo. George, 2 months .....	166 67
Salary of extra clerk, E. A. Beecher, 3½ months .....	250 00
Salary of extra clerk Bird Sutliff .....	225 00
<b>Total</b> .....	<b>\$7,750 22</b>

Very respectfully,

**THERON F GIDDINGS,**

*Commissioner of Insurance.*

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# STATISTICAL TABLES

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## LIFE INSURANCE

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TABLE I.—*Exhibit of life insurance*

Line number.	Name and location.	Policies issued in Michigan in 1893.		Policies in force in Michigan December 31, 1893.	
		Number.	Amount.	Number.	Amount.
Michigan companies.					
1	Michigan Mutual, Detroit.....	676	\$1,617,848 39	4,369	\$9,558,368 07
2	Imperial, Detroit.....	1	100 00	96	207,100 00
		677	\$1,617,948 39	4,464	\$9,765,468 07
Companies of other states.					
3	Etna, Hartford, Conn.....	302	\$763,794 00	1,340	\$2,347,457 00
4	Berkshire, Pittsfield, Mass.....	179	484,500 00	978	1,988,709 00
5	Canada Life, Hamilton, Ont.....	284	1,122,060 00	526	2,198,700 00
6	Connecticut General, Hartford, Conn.....			58	71,882 00
7	Commercial Alliance, New York, N. Y.....	593	695,000 00	48	110,000 00
8	Connecticut Mutual, Hartford, Conn.....	65	96,720 00	2,069	7,928,775 00
9	Equitable Assurance, New York, N. Y.....	782	2,108,970 00	4,741	12,798,465 00
10	Equitable Life Des Moines, Ia.....	18	19,000 00	48	90,750 00
11	Germania, New York, N. Y.....	20	87,887 00	259	417,189 00
12	Hartford Life and Annuity, Hartford, Conn.....			6	5,860 00
13	Home, Brooklyn, N. Y.....	579	1,196,383 60	1,880	4,357,260 00
14	John Hancock Mutual, Boston, Mass.....	125	186,000 00	811	467,886 00
15	Life Insurance Clearing Co., St. Paul, Minn.....	187	353,500 00	41	68,000 00
16	Manhattan, New York, N. Y.....	335	482,824 00	494	850,694 00
17	Massachusetts Mutual, Springfield, Mass.....	487	876,094 00	1,278	2,716,263 00
18	Metropolitan, New York, N. Y.....	89	84,000 00	87	102,141 00
19	Mutual, New York, N. Y.....	1,101	2,794,929 00	5,939	13,590,431 00
20	Mutual Benefit, Newark, N. J.....	189	525,527 00	2,468	6,281,854 00
21	National, Montpelier, Vt.....	153	329,500 00	877	1,923,330 00
22	New England Mutual, Boston, Mass.....	96	247,675 00	582	1,281,943 00
23	New York, New York, N. Y.....	883	2,057,000 00	4,077	10,407,844 00
24	Northwestern Mutual, Milwaukee, Wis.....	1,118	1,988,445 00	7,568	14,942,703 00
25	Pacific (Life), San Francisco, Cal.....	78	127,500 00	141	345,038 00
26	Penn Mutual, Philadelphia, Pa.....	201	427,250 00	1,538	2,397,300 00
27	Phoenix Mutual, Hartford, Conn.....	494	1,039,779 00	1,180	1,951,047 00
28	Provident Life and Trust Co., Philadelphia, Pa.....	26	154,788 00	64	212,634 00
29	Provident Savings, New York, N. Y.....	226	484,000 00	582	1,795,500 00
30	Prudential, Newark, N. J.....	194	334,000 00	852	563,500 00
31	State Mutual, Worcester, Mass.....	187	883,288 00	771	1,699,224 00
32	Travelers' (Life), Hartford, Conn.....	114	576,894 00	956	3,040,469 00
33	Union Central, Cincinnati, O.....	283	978,289 00	795	1,108,097 00
34	United States, New York, N. Y.....	89	215,500 00	466	1,219,705 00
35	Union Mutual, Portland, Me.....	350	583,059 90	966	1,632,308 76
36	Vermont, Burlington, Vt.....	80	102,000 00	103	191,500 00
37	Washington, New York, N. Y.....	249	802,969 00	1,901	2,646,354 00
Totals .....		9,861	\$21,568,565 50	45,425	\$104,506,277 78
Industrial insurance.					
1	Metropolitan, New York, N. Y.....	87,136	\$4,177,356 00	28,476	\$4,513,042 00
2	Prudential Insurance Co. of America, Newark, N. J.....	24,444	2,767,161 00	20,872	2,286,499 00
Totals .....		61,580	\$6,944,517 00	59,348	\$6,809,541 00

*business in Michigan, 1893.*

Premiums received in Michigan during the year 1893.			Losses in 1893.		Line number.
Cash.	Notes or credits.	Totals.	Paid.	Incurred.	
\$367,904 94 10,222 90		\$367,904 94 10,222 90	\$83,406 27 8,000 00	\$91,570 82 5,000 00	1 2
\$378,127 84		\$378,127 84	\$91,406 27	\$96,570 82	
\$53,900 90 53,716 24 72,932 82 1,655 41 2,990 32	\$1,017 79	\$54,918 69 53,716 24 72,932 82 1,655 41 2,990 32	\$9,520 00 4,500 00 2,000 00 3,485 39 5,000 00	\$11,214 00 7,500 00 5,500 00 3,485 39 5,000 00	3 4 5 6 7
132,600 67 400,807 26 1,187 23 14,464 56		132,600 67 400,807 26 1,187 23 14,464 56	95,244 00 125,623 00 3,146 00 1,000 00	95,244 00 106,623 00 4,637 49 1,000 00	8 9 10 11 12
142,792 75 15,879 67 2,013 86 19,242 79 81,220 36	3,511 62 740 75 105 78 8,222 37	146,304 37 16,620 42 2,119 64 19,242 79 89,442 73	81,813 27 4,000 00 6,000 00 20,205 00	90,813 27 4,000 00 3,500 00 21,232 00	13 14 15 16 17
199,785 86 517,496 57 206,999 61 81,747 56 28,921 90		† 199,785 86 517,496 57 206,999 61 90,670 63 37,748 90	50,768 38 190,879 00 104,410 00 9,043 12 19,826 00	50,768 38 196,421 00 102,145 00 9,043 12 22,326 00	18 19 20 21 22
412,113 16 585,964 71 7,567 33 123,496 33 55,260 50		412,113 16 588,284 61 7,567 33 126,441 13 59,276 87	29,828 67 96,250 00 25,804 00 \$3,491 00	102,466 98 101,575 00 41,392 00 34,991 00	23 24 25 26 27
4,449 64 33,294 98 99,952 73 60,367 70 67,434 74		4,449 64 33,294 98 † 100,281 80 60,367 70 67,434 74	20,500 00 21,304 38 9,900 00 19,539 72	20,500 00 21,304 38 11,500 00 18,539 72	28 29 30 31 32
37,738 33 39,111 59 48,884 03 3,782 75 111,498 87		37,738 33 39,111 59 48,458 03 3,782 75 111,498 87	1,000 00 12,270 00 9,250 42 12,180 00	3,500 00 23,270 00 14,250 53 12,180 00	33 34 35 36 37
\$3,670,242 22	\$45,948 22	\$3,716,190 44	\$1,109,381 38	\$1,155,922 24	
					1
			\$21,304 38	\$21,304 38	2
			\$21,304 38	\$21,304 38	

† Premiums on industrial and ordinary policies combined.

TABLE II.—General balance of assets

Name and location.	Assets.		
	Net or ledger assets Dec. 31, 1893.	Other assets.	Total assets Dec. 31, 1893.
<i>Michigan companies.</i>			
Michigan Mutual, Detroit.....	\$4,087,058 42	\$495,578 92	\$4,582,637 34
Imperial, Detroit.....	104,914 37	4,172 01	109,086 38
<i>Companies of other states.</i>			
Aetna, Hartford, Conn.....	38,688,280 60	1,515,420 94	40,203,701 54
Berkshire, Pittsfield, Mass.....	a 5,745,514 78	271,318 30	6,016,833 08
Canada Life, Hamilton, Ont.....	13,643,411 73	628,875 80	14,272,287 53
Connecticut General, Hartford, Conn.....	a 2,358,741 64	139,828 69	2,498,570 33
Commercial Alliance, New York, N. Y.....	223,801 44	152,124 65	\$75,926 09
Connecticut Mutual, Hartford, Conn.....	59,926,199 59	1,437,205 02	61,363,404 61
Equitable Assurance, New York, N. Y.....	162,617,018 79	5,484,692 51	168,061,611 30
Equitable Life, Des Moines, Ia.....	948,428 59	54,714 43	1,003,143 02
Germania, New York, N. Y.....	17,996,220 45	698,636 39	18,694,856 84
Hartford Life and Annuity, Hartford, Conn.....	518,493 60	5,078 52	523,572 12
Home, Brooklyn, N. Y.....	a 7,954,727 74	503,479 05	8,458,206 79
John Hancock Mutual, Boston, Mass.....	a 5,562,046 56	245,841 27	5,797,887 83
Life Insurance Clearing Co., St. Paul, Minn.....	130,084 67	36,985 62	167,070 29
Manhattan, New York, N. Y.....	12,339,642 60	875,123 89	13,214,766 49
Massachusetts Mutual, Springfield, Mass.....	18,535,098 18	945,387 67	19,480,485 85
Metropolitan, New York, N. Y.....	a 18,969,110 38	\$74,594 68	19,043,705 06
Mutual, New York, N. Y.....	176,766,059 81	9,921,630 33	186,687,690 14
Mutual Benefit, Newark, N. J.....	51,553,678 87	1,798,414 45	53,352,093 32
National, Montpelier, Vt.....	9,182,092 05	754,768 98	9,936,861 03
New England Mutual, Boston, Mass.....	22,384,864 52	819,296 06	23,204,160 58
New York, New York, N. Y.....	138,571,211 59	10,129,569 62	148,700,781 21
Northwestern Mutual, Milwaukee, Wis.....	61,441,625 63	3,629,537 35	65,071,162 98
Pacific (Life), San Francisco, Cal.....	b 2,470,248 77	241,175 99	2,711,424 76
Penn Mutual, Philadelphia, Pa.....	a 21,899,872 08	874,039 22	22,773,911 30
Phoenix Mutual, Hartford, Conn.....	9,781,599 36	341,230 96	10,122,830 32
Provident Life and Trust Co., Philadelphia, Pa.....	a 23,818,174 76	826,661 46	24,644,836 22
Provident Savings, New York, N. Y.....	a 1,342,485 75	249,857 25	1,592,343 00
Prudential, Newark, N. J.....	10,730,533 61	888,046 11	11,618,579 72
State Mutual, Worcester, Mass.....	8,508,463 37	380,407 80	8,888,871 17
Travelers' (Life), Hartford, Conn.....	a 13,038,315 21	542,144 30	13,580,459 51
Union Central, Cincinnati, O.....	a 10,537,928 35	500,449 94	11,038,378 29
United States, New York, N. Y.....	a 6,607,871 08	326,517 98	6,934,389 06
Union Mutual, Portland, Me.....	a 6,184,964 27	265,245 20	6,450,209 47
Vermont, Burlington, Vt.....	\$78,780 00	53,967 22	132,747 22
Washington, New York, N. Y.....	12,170,514 20	451,061 61	12,621,575 81
Totals.....	\$953,157,891 18	\$45,361,645 21	\$998,519,536 39

a Less depreciation to bring to market value.

b Includes assets and liabilities given in the accident department.



and liabilities, December 31, 1893.

Assets.		Liabilities.				
† Deduct items not admitted.	Total admitted assets.	Net reserve based upon Am. experience tables, 4½ per cent unless otherwise noted.	Claims for death losses and matured endowments.	Other liabilities.	Total liabilities.	Surplus as regards policy holders.
\$45,082 02 23,044 77	\$4,517,550 32 87,041 61	\$4,005,148 95 13,068 00	\$82,893 91 12,000 00	\$3,512 10 4,543 95	\$4,041,554 96 29,611 95	\$475,995 36 57,429 66
46,069 88 23,151 92 8,781 25 1,610 86 91,219 07	40,157,581 66 5,993,681 16 14,263,556 28 2,496,959 97 284,707 02	31,308,048 00 * 5,339,556 00 11,366,289 78 * 1,930,044 00 185,838 00	268,424 00 40,377 00 132,112 00 25,912 95 48,840 00	455,423 19 15,664 97 66,060 74 1,990 64	81,921,895 19 5,395,597 97 11,564,442 52 1,957,947 59 229,478 00	8,285,696 47 566,088 19 2,699,113 76 589,012 88 55,229 08
4,517 50 1,764,203 45 6,473 89	61,356,887 11 166,297,408 85 996,060 13	* 53,052,731 00 134,785,246 00 * 675,089 00	208,158 50 1,722,311 20	890,064 24 103,718 37	54,150,958 74 136,611,875 57 675,089 00	7,207,938 37 29,685,583 28 321,590 18
18,689,858 84 523,567 12	18,689,858 84 523,567 12	16,430,811 00 285,778 00	117,470 51 7,640 00	108,177 87 20,906 00	16,841,258 88 314,324 00	2,048,599 96 209,248 13
211,602 56 8,970 56 5,637 93 248,092 12	8,246,604 23 5,788,917 27 158,312 86 18,496,674 37	* 6,928,147 00 * 5,178,727 00 * 17,589 24 * 12,377,481 00	114,108 05 88,660 00 7,640 00 202,508 00	29,884 30 86,469 12 17,589 24 120,010 80	7,071,614 36 5,808,856 12 17,589 24 12,699,990 80	1,174,889 88 485,061 15 185,773 12 76,675 07
14,480,480 80	14,480,480 80	* 13,215,038 00	110,855 89	120,907 45	18,446,890 84	1,083,619 96
19,343,705 06 1,771,969 84 17,136 66	19,343,705 06 184,985,690 80 58,328,957 16	* 13,583,480 00 157,997,533 00 * 2,414,597 00	85,448 99 1,143,080 28 197,758 39	1,565,106 15 480,871 60 283,498 06	15,234,015 14 159,621,488 88 46,990,463 47	4,109,689 92 25,314,206 92 6,368,493 69
9,896,852 01 23,204,162 58	9,896,852 01 23,204,162 58	* 7,782,865 80 * 21,214,497 00	31,327 52 179,907 00	363,296 87 112,749 14	8,196,990 19 21,507,153 14	1,719,861 82 1,697,009 44
148,700,781 21 58,886 54 33,266 40 154,963 28	148,700,781 21 64,012,297 44 2,678,158 36 23,618,948 95	* 128,969,672 00 48,145,550 00 * 2,414,597 00 * 19,946,381 00	1,475,632 15 268,506 97 42,786 00 78,729 00	1,329,846 88 196,108 21 4,784 77 2,096 26	131,675,151 08 48,612,165 18 2,457,333 00 20,106,772 31	17,025,630 18 15,400,132 26 220,825 36 2,509,176 66
10,123,390 26	10,123,390 26	* 8,511,520 00	98,958 00	456,818 45	9,066,796 45	1,056,598 81
24,644,836 23 107,964 64 92,134 79	24,644,836 23 1,484,838 86 11,081,444 93	* 21,615,389 00 546,560 00 7,452,041 00	66,640 73 209,500 00 10,000 00	146,902 43 4,784 77 2,096 26	21,828,932 15 780,844 77 7,464,137 26	2,815,904 07 723,498 59 3,557,307 67
8,888,870 17 94,178 47	8,888,870 17 18,486,281 04	* 7,767,906 00 11,459,377 00	67,896 00 106,971 95	84,712 31 112,749 14	20,106,772 31 11,566,845 95	2,509,176 66 1,058,006 17
154,670 59 25,671 00 10,784 61 9,225 70 30,726 18	10,938,707 70 6,903,718 45 6,442,524 95 422,521 52 13,581,249 68	8,951,380 00 5,899,083 00 5,749,801 00 397,427 95 11,280,916 00	61,451 00 108,055 00 102,229 83 2,500 00 91,364 88	83,896 94 11,148 97 26,933 77 11,196 95	9,096,179 94 5,966,285 97 5,878,694 60 299,927 95 11,488,966 78	1,837,527 76 960,482 43 568,880 35 122,598 57 1,097,832 90
35,045,041 43	3998,471,494 96	\$838,084,186 73	\$7,491,450 15	\$7,082,766 51	\$847,658,408 38	\$145,812,091 53

\* Actuarial table—interest 4 per cent.

† For character of, see detailed statement.

TABLE III.—Balance of net or ledger assets December 31, 1893, compiled from the statements of life insurance companies doing business in Michigan.

Name and location.	Cash capital.	1. Net or ledger assets Dec. 31, 1892.	2. Add receipts during 1893.	3. Total assets of 1892, and receipts of 1893.	4. Deduct disbursements during 1893.	5. Balance of net or ledger assets Dec. 31, 1893.	6. Depreciation of ledger assets as esti- mated by the company.	7. Ledger assets less estimated depreciation.
<i>Michigan companies.</i>								
Michigan Mutual, Detroit.....	\$250,000	a \$3,590,230 15	\$1,274,374 02	\$4,864,604 17	\$797,585 75	\$4,067,018 42	-----	\$4,067,018 42
Imperial, Detroit.....	118,000	143,190 58	20,004 42	163,195 00	58,280 68	104,914 37	-----	104,914 37
<i>Companies of other states.</i>								
Elina, Hartford, Conn.....	1,500,000	37,086,272 78	6,690,651 53	43,776,924 31	5,088,723 71	38,688,200 60	-----	38,688,200 60
Berkshire, Pittsfield, Mass.....	25,500	b 5,268,276 01	1,634,469 01	6,902,744 02	1,154,134 78	5,748,609 29	\$3,031 51	5,745,578 78
Canada Life, Hamilton, Ont.....	125,000	12,505,356 27	2,500,662 66	15,006,018 93	1,353,905 95	13,652,112 98	-----	13,652,112 98
Connecticut General, Hartford, Conn.....	150,000	2,227,184 47	461,200 13	2,688,384 60	276,732 18	2,411,652 42	52,910 78	2,358,741 64
Commercial Alliance, New York, N. Y.....	200,000	202,063 82	668,456 09	870,519 91	446,718 47	223,801 44	-----	223,801 44
Connecticut Mutual, Hartford, Conn.....	-----	59,027,266 74	7,776,183 54	66,813,250 28	6,897,329 69	59,925,920 59	-----	59,925,920 59
Equitable Assurance, New York, N. Y.....	100,000	146,571,349 35	42,022,605 55	188,593,954 90	25,976,986 11	162,617,018 79	-----	162,617,018 79
Equitable Life, Des Moines, Ia.....	100,000	888,890 95	246,808 46	1,135,699 41	166,768 83	968,930 58	-----	968,930 58
Germania, New York, N. Y.....	200,000	16,923,576 35	3,725,343 79	20,648,920 14	2,661,699 69	17,987,220 45	-----	17,987,220 45
Hartford Life & Annuity, Hartford, Conn.....	250,000	553,473 32	32,042 85	585,516 17	59,937 82	525,578 35	12,084 75	513,493 60
Home, Brooklyn, N. Y.....	125,000	7,533,161 01	1,890,238 66	9,423,399 67	1,447,771 83	7,975,627 84	-----	7,975,627 84
John Hancock Mutual, Boston, Mass.....	-----	4,878,432 70	3,747,163 89	8,625,596 59	3,090,664 08	5,534,932 51	9,885 45	5,525,047 06
Life Insurance Clearing Co., St. Paul, Minn.....	125,000	115,426 06	53,840 23	169,266 29	47,741 64	121,524 65	-----	121,524 65
Manhattan, New York, N. Y.....	100,000	12,590,490 18	2,776,632 78	15,367,122 96	2,507,440 31	12,859,682 65	-----	12,859,682 65
Massachusetts Mutual, Springfield, Mass.....	-----	12,435,319 26	3,554,088 57	15,989,407 83	2,454,311 70	13,535,096 13	-----	13,535,096 13
Metropolitan, New York, N. Y.....	2,000,000	18,273,840 68	15,216,236 65	33,490,077 33	12,480,097 70	21,009,979 63	89,579 25	21,099,558 88

Mutual, New York, N. Y.	165,302,954 00	41,958,145 68	297,156,099 68	20,370,989 87	176,798,069 81	176,798,069 81
Mutual Benefit, Newark, N. J.	49,890,256 19	9,966,710 55	59,855,966 74	8,102,288 37	51,553,678 37	51,553,678 37
National, Montpelier, Vt.	8,048,906 06	2,791,502 30	10,835,408 36	1,708,316 30	9,127,092 06	9,127,092 06
New England Mutual, Boston, Mass.	21,790,080 64	4,166,171 07	25,956,251 71	3,511,337 19	22,384,864 52	22,384,864 52
C New York, New York, N. Y.	122,132,229 55	33,863,646 96	151,995,876 51	23,424,725 21	135,571,211 59	135,571,211 59
Northwestern Mutual, Milwaukee, Wis.	54,057,772 15	14,968,998 66	69,026,770 81	7,585,045 20	61,441,625 63	61,441,625 63
e Pacific, San Francisco, Cal.	2,944,546 53	936,860 44	3,331,206 97	380,958 20	2,470,248 77	2,470,248 77
Penn Mutual, Philadelphia, Pa.	d 19,887,533 02	6,180,384 66	25,517,917 68	3,914,276 40	21,903,641 28	21,903,641 28
Phoenix Mutual, Hartford, Conn.	e 9,731,427 08	1,612,749 45	11,324,176 48	1,352,607 18	9,751,569 30	9,751,569 30
Provident Life & Trust Co. Phila., Pa.	22,007,280 87	4,907,203 40	26,914,484 27	2,869,887 77	24,044,596 50	24,044,596 50
Provident Savings, New York, N. Y.	1,000,000	2,133,147 18	3,298,472 87	1,875,747 12	1,410,725 75	1,410,725 75
Prudential, Newark, N. J.	100,000	9,531,912 19	13,131,638 82	7,451,085 21	10,730,553 61	10,730,553 61
State Mutual, Worcester, Mass.	2,000,000	8,859,716 63	10,085,632 15	1,557,159 78	8,508,462 37	8,508,462 37
Travelers' (Life), Hartford, Conn.	7,735,518 50	2,380,073 65	10,085,632 15	1,549,632 19	14,085,380 42	14,085,380 42
Union Central, Cincinnati, O.	12,871,460 70	2,744,021 91	15,615,482 61	1,549,632 19	14,085,380 42	14,085,380 42
United States, New York, N. Y.	8,933,573 92	3,307,885 01	12,361,557 93	1,832,344 53	10,529,319 85	10,529,319 85
United Central, New York, N. Y.	6,439,472 98	1,507,800 87	7,997,273 85	1,377,958 06	6,619,315 72	6,619,315 72
Union Mutual, Portland, Me.	f 6,182,570 23	1,261,930 51	7,444,500 74	1,167,345 38	6,277,455 41	6,277,455 41
Vermont, Burlington, Vt.	359,327 97	100,124 79	459,452 76	81,172 76	378,280 00	378,280 00
Washington, New York, N. Y.	11,570,409 47	2,719,669 28	14,290,078 75	2,119,594 50	12,170,514 20	12,170,514 20
Totals	\$9,838,500	\$341,121,764 56	\$1,124,551,995 87	\$169,791,572 15	\$1,593,501 29	\$953,106,622 43

a Less \$2,797.93 deducted from profit and loss account.  
b Increased by \$142.34.  
c Includes accident business.  
d Less \$127,599.53 depreciation on account of premiums charged off.  
e Less \$5,385.66 for purchase of shares by policy holders.  
f Increased by \$21,391.43 on account of bonds purchased.

TABLE IV.—Comparison of

Name and location.	Receipts.		
	Premiums less amount paid for reinsurance.	Interest and rents.	From all other sources.
<i>Michigan companies.</i>			
Michigan Mutual, Detroit .....	\$1,071,878 60	\$202,997 43	-----
Imperial, Detroit .....	14,328 17	5,151 50	\$324 73
<i>Companies of other states.</i>			
<i>Etna, Hartford, Conn.</i> .....	4,695,744 58	1,998,672 04	1,264 94
<i>Berkshire, Pittsfield, Mass.</i> .....	1,351,732 87	253,785 64	-----
<i>Canada Life, Hamilton, Ont.</i> .....	1,799,590 22	661,556 92	\$9,215 32
<i>Connecticut General, Hartford, Conn.</i> .....	345,788 25	115,896 10	15 78
<i>Commercial Alliance, New York, N. Y.</i> .....	462,583 43	5,573 66	-----
<i>Connecticut Mutual, Hartford, Conn.</i> .....	4,622,200 08	2,142,744 53	10,188 88
<i>Equitable Assurance, New York, N. Y.</i> .....	35,587,959 59	6,426,235 95	-----
<i>Equitable Life, Des Moines, Ia.</i> .....	152,711 73	69,594 73	-----
<i>Germania, New York, N. Y.</i> .....	2,698,240 11	861,424 91	5,573 77
<i>Hartford Life &amp; Annuity, Hartford, Conn.</i> .....	3,157 00	27,092 21	1,798 64
<i>Home, Brooklyn, N. Y.</i> .....	1,535,056 36	327,296 69	6,935 61
<i>John Hancock, Mutual, Boston, Mass.</i> .....	3,444,213 00	302,002 30	866 59
<i>Life Insurance Clearing Co., St. Paul, Minn.</i> .....	45,824 72	6,515 51	-----
<i>Manhattan, New York, N. Y.</i> .....	2,113,909 90	663,045 88	9,697 00
<i>Massachusetts Mutual, Springfield, Mass.</i> .....	2,211,104 74	609,281 04	33,749 79
<i>Metropolitan, New York, N. Y.</i> .....	14,261,212 67	825,763 26	29,259 62
<i>Mutual, New York, N. Y.</i> .....	33,594,287 98	8,255,907 70	-----
<i>Mutual Benefit, Newark, N. J.</i> .....	7,811,942 35	2,643,264 94	1,808 26
<i>National, Montpelier, Vt.</i> .....	2,238,514 80	402,688 00	-----
<i>New England Mutual, Boston, Mass.</i> .....	3,043,004 83	1,077,666 15	40,500 08
<i>New York, New York, N. Y.</i> .....	27,488,687 44	6,241,646 70	123,343 81
<i>Northwestern Mutual, Milwaukee, Wis.</i> .....	11,931,814 49	3,041,125 16	5,959 08
<i>*Pacific (Life), San Francisco, Cal.</i> .....	524,940 98	118,132 59	-----
<i>Penn Mutual, Philadelphia, Pa.</i> .....	5,018,373 85	1,110,013 22	2,647 86
<i>Phoenix Mutual, Hartford, Conn.</i> .....	1,022,102 86	559,708 64	30,337 28
<i>Provident Life and Trust Co., Philadelphia, Pa.</i> .....	3,773,996 68	1,128,206 77	-----
<i>Provident Savings, New York, N. Y.</i> .....	2,077,737 18	55,420 00	-----
<i>Prudential, Newark, N. J.</i> .....	9,064,344 40	437,067 79	-----
<i>State Mutual, Worcester, Mass.</i> .....	1,982,353 89	297,720 25	-----
<i>Travelers' (Life), Hartford, Conn.</i> .....	2,073,718 95	650,599 32	19,703 54
<i>Union Central, Cincinnati, O.</i> .....	2,775,974 42	621,910 59	-----
<i>United States, New York, N. Y.</i> .....	1,184,616 15	322,776 41	499 21
<i>Union Mutual, Portland, Me.</i> .....	964,201 06	297,312 95	416 47
<i>Vermont, Burlington, Vt.</i> .....	78,459 95	21,664 84	-----
<i>Washington, New York, N. Y.</i> .....	2,133,465 47	578,181 57	5,049 19
Totals .....	\$195,770,398 92	\$44,632,570 56	\$673,213 45

\* Does not include receipts and disbursements in the accident department.